









सत्यमेव जयते

**REPORT ON  
FAMILY LIVING SURVEY  
AMONG INDUSTRIAL WORKERS  
1958-59**

**AMMATHI**

**LABOUR BUREAU  
MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION  
(DEPARTMENT OF LABOUR AND EMPLOYMENT)  
GOVERNMENT OF INDIA**

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## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Ammathi centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on S/Shri Baldev Prasad, and Satnam Dass, Research Officers, assisted by S/Shri H. K. Gogna and A. Azim, Investigators Grade I, under the guidance and supervision of Dr. V. Agnihotri, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

LABOUR BUREAU,  
CLEREMONT, SIMLA-1,

*Dated the 11th July, 1966.*

K. C. SEAL,  
*Director.*

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## **PART I—FAMILY BUDGET**

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## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. Family living study

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialized surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;

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\*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Ammathi, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2. Description of the survey

The present survey in Ammathi was part of an integrated scheme of family living surveys among industrial workers at 50\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Ammathi centre presented in this Report.

### 1.21. Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture, and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22. Definition of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

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\*The list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Ammathi which was a plantation centre, covered families deriving a major part of their income from manual employment in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Ammathi Centre and 61 estates in Ammathi area, coming under purview of the Plantations Labour Act, were covered by the Survey.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Ammathi determined and finally covered was 210 families for Schedule 'A' and 60 families for Schedule 'B'.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled family would have caused fatigue both to the Investigator and informant. The whole sample was staggered over a period of 12 months, evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the estates were clustered into groups of about 3 each within postal regions such

that in each group there were 2 estates with area 50 acres and above and 1 with area less than 50 acres and there was representation from Foreign and Indian management. The clusters were arranged in decreasing order of number of workers employed and 2 independent samples of 6 clusters each were selected systematically with probability proportional to the number of workers employed. These sub-samples were allotted at random to two six-monthly periods consisting of six alternate months. As the work-load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and inter-changing the Investigator of the two centres in a suitable manner. The second stage unit for selection was a working class family. These were selected through the pay-rolls of the establishments, the up-to-date and complete bills of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' and the remaining 20 were taken for Schedule 'A'.

#### 1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the survey at Ammathi centre was August, 1958 to July, 1959.

#### 1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.26. *Difficulties in the collection of data*

To locate the sample household was a time consuming factor on the part of the Investigator in a good number of cases in the absence of up-to-date and correct addresses of the workers on the rolls. Both the employers and the worker-informants, however, extended whole-hearted co-operation which went a long way in the successful execution of the field work. As regards accuracy of data, over-statement as also under-statement of purchases could not be ruled out specially because lapse of recall did creep in as the purchases were made weekly and the reference period was a month. It was, however, observed that expenditure on illicit liquor consumption was deliberately held back, Ammathi being a dry area.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. Introductory

Ammathi, a village in the Ammathi Nad Region of the Coorg District in the South West of Mysore State, is situated at 12.15° latitude and 75.45° longitude. It is the Revenue Inspector's Headquarters in the Virajpet Taluk. Average annual rainfall is assessed at 87". Coffee plantation estates abound all round the village, altitude and climate being apt for that industry. It also has a few rice mills.

#### 2.2. Population

According to 1961 Census, the population of Ammathi village was 605. The area covered by the Survey was 61 coffee plantation estates around the village.

#### 2.3. Working Class Markets

The market patronised predominantly by the working class population in the coffee plantation estates around Ammathi is Siddapur market, which has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Ammathi Centre.

#### 2.4. General characteristics of working class population—Survey results

##### 2.4.1. Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in and around Ammathi was about 3 thousand. The estimated number of employees in these families was about 6 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.1. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (un- estimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of coffee in plantation.	53.79	45.10	1.11	100.00	5,446	41.78	573
Rest . . . . .	83.12	8.44	8.44	100.00	127	45.90	9



TABLE 2.1—*contd.*

1	2	3	4	5	6	7	8
All . . . . .	54.46	44.26	1.28	100.00	5,573	41.87	582
Number of employees (un-estimated)*. . . . .	318	255	9	582	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

A majority of workers (about 98 per cent) was employed in the production of coffee in plantations. Women employees constituted about 44 per cent of the total. The proportion of children (up to the age of 14 years) was negligible.

The average monthly income per employee from paid employment was Rs. 41.87.

#### 2.42. Occupation

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.2

#### *Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers . . . . .	53.32	45.56	1.12	100.00	5,391	41.78	567
Rest . . . . .	88.20	5.90	5.90	100.00	182	44.60	15
All occupations . . . . .	54.46	44.26	1.28	100.00	5,573	41.87	582
Number of employees (un-estimated) . . . . .	318	255	9	582	..	..	..

About 97 per cent of the employees worked as plantation workers.

#### 2.43. Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual

employment, and (b) settled or not settled. A settled person was defined as one who had permanently settled down at the place of survey, *i.e.*, who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual*	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.97	9.43	1.69	1.16	6.98	11
1-7	2.55	3.00	2.59	2.85	..	16
8-15	9.70	11.93	9.89	10.88	..	69
16-19	10.28	20.39	11.14	10.67	15.81	56
20-23	22.46	25.55	22.72	21.90	30.92	133
24-27	53.76	28.53	51.61	52.15	46.29	294
28-31	0.28	1.17	0.36	0.39	..	3
Total	100.00	100.00	100.00	100.00	100.00	582
Percentage to total	91.54	8.46	100.00	90.90	9.10	..
Number of employees (unestimated)	540	42	582	526	56	..

Most of the employees (about 92 per cent) were regular. About 8 per cent only were casual. About 91 per cent of the employees were settled at the centre.

#### 2.44. Family income

The average monthly income per family of the population surveyed was Rs. 92.15. The estimated percentage distribution of families in different income classes is given in table 2.4.

TABLE 2.4

*Percentage distribution of families by monthly family income*

Monthly family income	Percentage of families to total
Less than Rs. 30	3.92
Rs. 30 to less than Rs. 60	21.33
Rs. 60 to less than Rs. 90	34.68
Rs. 90 to less than Rs. 120	21.17
Rs. 120 to less than Rs. 150	10.56
Rs. 150 to less than Rs. 210	6.38
Rs. 210 and above	1.96
TOTAL	100.00

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

Only about 4 per cent of the families had income of less than Rs. 30 per month. About 35 per cent of the families had income ranging from Rs. 60 to less than Rs. 90, about 21 per cent each ranging from 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120' and rest of the families had income ranging from Rs. 120 and above per month.

#### 2.45. *Family size.*

The average size of the family was 3.96 persons. The estimated distribution of families in the different size groups is given in table 2.5.

TABLE 2.5  
*Distribution of families by size*

Family size (number of members)	Percentage of families to total
One . . . . .	10.67
Two and three . . . . .	33.49
Four and five . . . . .	32.74
Six and seven . . . . .	17.70
Above seven . . . . .	5.40
TOTAL . . . . .	100.00

Families consisting of 2-3 and 4-5 members formed about 33 per cent each of the total families.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. Introductory

Some general details of the working class population in Ammathi have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in this centre, as revealed by the survey, is presented below.

#### 3.2. Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (un-estimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Men:</b>										
Unmarried . . .	283	33.00	45.10	21.08	0.82	..	..	..	100.00	25.13
Married . . .	241	..	..	44.15	53.89	0.74	1.01	0.21	100.00	22.35
Widowed . . .	13	..	..	..	45.81	10.35	5.00	38.84	100.00	1.35
Divorced . . .	3	..	..	60.91	39.09	..	..	..	100.00	0.26
Separated . . .	6	..	..	34.05	65.95	..	..	..	100.00	0.62
Sub-total . . .	546	16.68	22.79	31.25	26.92	0.62	0.59	1.15	100.00	49.71
<b>Women:</b>										
Unmarried . . .	245	40.57	55.66	3.77	..	..	..	..	100.00	23.23
Married . . .	233	..	0.42	77.57	21.44	0.57	..	..	100.00	21.44
Widowed . . .	41	..	..	6.96	56.04	6.60	14.36	16.04	100.00	4.30
Divorced . . .	6	..	..	72.25	14.93	..	..	12.82	100.00	0.52
Separated . . .	8	..	..	66.27	33.73	..	..	..	100.00	0.80
Sub-total . . .	533	18.74	25.90	37.19	14.62	0.81	1.23	1.51	100.00	50.29
TOTAL . . .	1,079	17.72	24.13	34.47	20.73	0.71	0.91	1.33	100.00	100.00
Number of members (unestimated) . . .	..	184	259	383	218	10	11	14	1,079	..

Taking all the family members at the centre, about 50 per cent were men and 50 per cent women. Children of 14 years of age or below constituted about 42 per cent of the total and persons of 55 years and above about 3 per cent. Of the persons falling in the age-group 15 to 54, about 53 per cent were men and 47 per cent women. In this age-group, among men 19 per cent were unmarried, 76 per cent married and the rest were widowers, divorced or separated. Among women, in the same age-group, about 3 per cent were unmarried, 81 per cent married and the rest were widowed, divorced or separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family	Religion				
	Hinduism	Islam	Christianity	Others	All
1	2	3	4	5	6
One . . . . .	9.10	27.13	..	..	10.67
Two and three . . . . .	36.07	12.50	43.22	..	33.49
Four and five . . . . .	34.73	17.88	16.21	100.00	32.74
Six and seven . . . . .	15.43	31.11	34.81	..	17.70
Above seven . . . . .	4.67	11.38	5.76	..	5.40
TOTAL . . . . .	100.00	100.00	100.00	100.00	100.00
Percentage of families to total . . . . .	84.87	10.85	3.52	0.76	100.00
Average size of the family . . . . .	3.90	4.23	4.68	4.00	3.96
Average number of children per family . . . . .	1.61	2.00	2.11	2.00	1.67

There were about 33 per cent families each in size-classes of 'two and three' and 'four and five'.

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of Family	Mother-tongue					All
	Kannada	Malayalam	Tamil	Other Indian languages	Others	
1	2	3	4	5	6	7
One . . . . .	14.99	21.88	3.74	5.13	..	10.67
Two and three . . . . .	26.70	28.04	48.96	30.95	38.01	33.49
Four and five . . . . .	34.25	29.05	37.83	33.50	..	32.74
Six and seven . . . . .	17.73	18.08	8.82	23.71	8.82	17.70
Above seven . . . . .	6.33	2.95	0.65	6.71	53.17	5.40
TOTAL . . . . .	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total . . . . .	18.07	24.86	21.58	33.33	2.16	100.00
Average size of the family . . . . .	3.95	3.57	3.57	4.41	5.76	3.96
Average number of children per family . . . . .	1.69	1.43	1.21	2.07	2.76	1.67

Malayalam speaking families formed about 25 per cent of the total, Tamil speaking about 22 per cent, Kannada speaking about 18 per cent and the remaining about 35 per cent of the families spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age-group and levels of literacy*

Age-group and educational standard	Monthly family income class (Rs.)								
	<30*	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	All	
1	2	3	4	5	6	7	8	9	
(i) Age less than 5 years:									
Below primary	.	..	..	..	..	..	..	..	
No education	.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
TOTAL	.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
(ii) Age 5 years and above:									
Illiterate	.	92.20	83.94	74.00	83.48	72.76	74.55	63.58	77.84
Below primary	.	7.80	10.95	21.31	15.66	22.49	24.87	30.61	18.88
Primary	.	..	3.18	3.78	0.86	2.69	0.58	5.81	2.46
Middle	.	..	..	0.38	..	1.24	..	..	0.28
Matriculate	.	..	1.93	0.53	..	0.82	..	..	0.54
Others	.	..	..	..	..	..	..	..	..
TOTAL	.	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Schooling of children aged less than 5 years did not appear to be prevalent. Amongst the members aged 5 years and above, a negligible proportion had reached middle and matriculation standards of education. By and large, the proportion of illiterate members seemed to decline in higher income classes.

### 3.6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

\*The sign '<' in this and subsequent tables denotes "less than".

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percent age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 & above		
1	2	3	4	5	6	7	8	9	10	11
<b>Male:</b>										
Employer . . .	..	..	..	..	..	..	..	..	..	..
Employee . . .	321	..	0.23	51.86	45.80	0.91	0.78	0.42	100.00	28.80
Apprentice . . .	1	..	..	100.00	..	..	..	..	100.00	0.11
Self-employed . . .	..	..	..	..	..	..	..	..	..	..
Unpaid family labour . . .	..	..	..	..	..	..	..	..	..	..
Unemployed . . .	..	..	..	..	..	..	..	..	..	..
Not in labour force	224	39.85	54.15	2.37	0.92	0.21	0.33	2.17	100.00	20.80
Sub-total . . .	546	16.68	22.79	31.25	26.92	0.62	0.59	1.15	100.00	49.71
<b>Female:</b>										
Employer . . .	..	..	..	..	..	..	..	..	..	..
Employee . . .	260	..	2.55	70.45	26.32	0.30	0.38	..	100.00	23.66
Apprentice . . .	..	..	..	..	..	..	..	..	..	..
Self employed . . .	..	..	..	..	..	..	..	..	..	..
Unpaid family labour . . .	..	..	..	..	..	..	..	..	..	..
Unemployed . . .	..	..	..	..	..	..	..	..	..	..
Not in labour force	273	35.40	46.64	7.65	4.23	1.26	1.98	2.84	100.00	26.63
Sub-total . . .	533	18.74	25.90	37.19	14.62	0.81	1.23	1.51	100.00	50.29
TOTAL . . .	1,079	17.72	24.13	34.47	20.73	0.71	0.91	1.33	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Ammathi comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of unemployed was nil among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole population, the labour force participation was of the extent of about 53 per cent consisting of gainfully occupied persons.

### 3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.6.

TABLE 3.6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)								Percent- age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 & above	Total	
1	2	3	4	5	6	7	8	9	10	11
<b>Earners:</b>										
Male . . . . .	318	..	0.24	51.50	46.12	0.92	0.79	0.43	100.00	28.59
Female . . . . .	252	..	..	72.04	27.26	0.31	0.39	..	100.00	22.84
Sub-total . . . . .	570	..	0.13	60.63	37.75	0.64	0.61	0.24	100.00	51.43
<b>Earning dependants:</b>										
Male . . . . .	4	..	..	100.00	..	..	..	..	100.00	0.32
Female . . . . .	8	..	66.31	33.69	..	..	..	..	100.00	0.60
Sub-total . . . . .	12	..	43.35	56.65	..	..	..	..	100.00	0.92
<b>Non-earning dependants:</b>										
Male . . . . .	224	39.85	54.15	2.37	0.92	0.21	0.33	2.17	100.00	20.80
Female . . . . .	273	35.11	46.25	8.41	4.19	1.25	1.97	2.82	100.00	26.85
Sub-total . . . . .	497	37.18	49.69	5.77	2.77	0.80	1.25	2.54	100.00	47.65
TOTAL . . . . .	1,079	17.72	24.13	34.47	20.73	0.71	0.91	1.33	100.00	100.0
Number of members (unestimated) . . . . .	..	184	259	383	218	10	11	14	1,079	..

It will be seen that earners constituted about 51 per cent of the total and the proportion of earning dependants was negligible (About 1 per cent). The remaining 48 per cent was accounted for by the non-earning dependants who consisted mainly of children and women doing household work. Earners and earning dependants were mostly in the age-group 15 to 54 years.

### 3.8. Family size, composition, economic status and earning strength by income

#### 3.8.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.7.



TABLE 3.7

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	All
1	2	3	4	5	6	7	8	9
One . . .	21.22	37.32	5.41	..	..	..	..	10.67
Two and three .	35.06	37.22	41.06	29.99	28.51	4.84	13.83	33.49
Four and five .	10.65	17.87	37.56	40.29	30.49	50.58	26.23	32.74
Six and seven .	33.07	7.59	12.67	21.31	32.53	28.45	31.80	17.70
Above seven .	..	..	3.30	8.41	8.47	16.13	28.14	5.40
TOTAL .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total .	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00
Number of families (unestimated) .	6	33	78	55	32	26	10	240

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & above	All
1	2	3	4	5	6	7	8	9
<i>Earners:</i>								
Adult male . .	0.73	0.75	1.06	1.23	1.27	1.89	2.62	1.12
Adult female .	0.56	0.48	0.85	1.12	1.25	1.40	1.44	0.91
Children male .	..	0.02	0.01	0.01	..	0.02	..	0.01
Children female .	..	..	..	..	..	..	..	..
All earners . .	1.29	1.25	1.92	2.36	2.52	3.31	4.06	2.04

TABLE 3.8—*contd.*

1	2	3	4	5	6	7	8	9
<i>Earning dependants:</i>								
Adult male . . .	..	0.02	..	..	0.05	0.04	..	0.01
Adult female . . .	..	..	0.02	..	..	..	..	0.00
Children male . . .	..	..	..	..	..	..	..	..
Children female . . .	..	0.02	..	0.04	0.02	..	..	0.02
All earning dependants . . .	..	0.04	0.02	0.04	0.07	0.04	..	0.03
<i>Non-earning dependants:</i>								
Adult male . . .	..	0.04	0.04	0.05	0.05	0.16	0.15	0.05
Adult female . . .	0.33	0.25	0.13	0.20	0.10	0.33	0.69	0.20
Children male . . .	0.65	0.39	0.77	0.95	1.22	0.87	0.71	0.78
Children female . . .	1.24	0.48	0.80	1.19	0.89	1.03	1.32	0.86
All non-earning dependants . . .	2.22	1.16	1.74	2.39	2.26	2.39	2.87	1.89
<i>Total:</i>								
Adult male . . .	0.73	0.81	1.10	1.28	1.37	2.09	2.77	1.18
Adult female . . .	0.89	0.73	1.00	1.32	1.35	1.73	2.13	1.11
Children male . . .	0.65	0.41	0.78	0.96	1.22	0.89	0.71	0.79
Children female . . .	1.24	0.50	0.80	1.23	0.91	1.03	1.32	0.88
All members . . .	3.51	2.45	3.68	4.79	4.85	5.74	6.93	3.96
Number of members (unestimated)	23	94	297	274	160	153	78	1,079

The average number of members per family was 3.96. Of these, 2.04 were earners, 0.03 earning dependants and 1.89 non-earning dependants. The proportion of earners and earning dependants increased with an increase in the income except in the income class 'Rs. 90 to less than Rs. 120'.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9  
*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & above	All
1	2	3	4	5	6	7	8	9
One earner . . .	70.83	68.14	10.10	..	..	..	..	20.81
One earner and one or more earning dependants . . .	..	2.49	1.53	..	..	..	..	1.06
Two earners . . .	29.17	29.37	85.22	66.65	57.88	19.35	..	58.43

TABLE 3.9—*cont d.*

	1	2	3	4	5	6	7	8	9
Two earners and one or more earning dependants	..	..	..	1.90	1.80	..	..	0.59	
Three earners	..	..	2.39	26.16	30.28	40.48	50.56	13.14	
Three earners and one or more earning dependants	..	..	0.76	2.09	..	4.15	..	0.97	
More than three earners with or without earning dependants	..	..	..	3.20	10.04	36.02	49.44	5.00	
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

The proportion of families having two income recipients, was the largest being about 58 per cent of the total. Next in order came the families having one earner (21 per cent) and those having three earners formed 13 per cent of the total.

The distribution of families by income and earning strength in terms of relationship with the main earner is given in table 3.10. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered plantation.

TABLE 3.10

*Percentage distribution of families by income and earning strength in terms of relationship with the main earner*

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families by earning strength
		Below 30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self	24	13.35	69.81	16.84	..	..	..	..	100.00	20.81
Self and wife or husband	128	1.33	9.98	51.21	25.03	10.20	2.25	..	100.00	54.76
Self and one or more children	9	13.06	24.95	38.99	6.92	..	9.65	6.43	100.00	3.20
Self, wife or husband and one or more children	34	..	..	..	43.92	24.51	29.94	1.63	100.00	9.36
Self and one or more other family members	8	..	18.01	21.18	13.67	27.43	10.49	9.22	100.00	2.94
Self, wife or husband and one or more other family members	22	..	..	11.09	41.16	22.05	15.64	9.26	100.00	5.62
Self, one or more children and one or more other family members	6	..	..	18.81	13.50	..	18.81	48.88	100.00	1.41
Self, wife or husband, one or more children and one or more other family members	9	..	..	20.07	11.68	31.25	30.59	6.41	100.00	1.90
All families	240	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00	100.00
Number of families (unestimated)	..	6	33	78	55	32	26	10	240	..

Taking all families, the main earner was the sole earner in about 21 per cent of the cases. In about 55 per cent of the families he/she was assisted by wife/husband, in about 9 per cent of the families by wife/husband and children, in about 6 per cent of the families by wife/husband and other family members, in about 3 per cent of the families each by children and other family members, in about 2 per cent of the families by wife/husband, children and other members and in about 1 per cent of the families by children and other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	All
	1	2	3	4	5	6	7	8
<i>Living with family:</i>								
Wife or husband . .	33.07	14.11	5.46	3.28	..	1.15	29.89	7.74
Son or daughter . .	167.33	81.81	145.64	197.88	189.52	194.67	140.22	151.59
Father, mother, uncle, aunt . .	..	6.43	8.94	6.67	10.09	8.02	16.06	7.78
Brother, sister, cousin . .	..	..	6.17	12.87	12.10	8.02	8.90	6.83
Nephew, niece . .	..	2.49	3.05	1.90	2.92	..	41.02	3.10
Father-in-law, mother-in-law, brother-in-law, sister-in-law . .	..	3.85	4.72	11.80	..	..	..	4.95

TABLE 3.11—*contd.*

	1	2	3	4	5	6	7	8	9
Son-in-law, daughter-in-law .	..	2.06	..	..	6.73	9.43	10.49	1.96	
Grand children .	21.30	3.80	..	1.90	..	14.81	35.45	3.69	
Others .	..	1.89	..	3.34	4.40	..	5.88	1.69	
TOTAL .	221.70	116.44	173.98	239.64	225.76	239.10	287.91	189.33*	

*Living away from family:*

Wife or husband .	..	..	4.33	..	..	..	13.83	1.77	
Son or daughter .	..	..	1.27	..	..	..	..	0.44	
Father, mother, uncle, aunt .	..	10.60	6.98	4.07	12.16	..	..	6.96	
Brother, sister, cousin .	..	5.00	1.27	..	..	..	27.66	2.05	
Nephew, niece .	..	..	..	..	..	..	..	..	
Father-in-law, mother-in-law, brother-in-law, sister-in-law .	..	..	..	..	..	..	27.66	0.54	
Son-in-law, daughter-in-law .	..	..	..	..	..	..	..	..	
Grand children .	..	..	..	..	..	..	..	..	
Others .	..	..	..	..	2.63	..	..	0.28	
TOTAL .	..	15.60	13.85	4.07	14.79	..	69.15	12.04	

*Dependent units:*

Number of dependent units living away per 100 families .	..	7.91	1.10	..	..	4.79	..	2.37	
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The number of dependants living with and away from family was the largest in the highest income classes. It fluctuated in other income classes. The number of dependent units living away was the highest in the income class 'Rs. 30 to less than Rs. 60'.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

\*The minor difference between these figure and those of non-earning dependants given in Table 3.8, col. 9, is on account of rounding off.

TABLE 3.12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 . .	100.00	65.62	25.03	12.60	8.33	..	47.13	25.25
60- <120 . .	..	34.38	70.14	67.65	60.75	81.14	26.25	55.85
120 and above . .	..	..	4.83	19.75	30.92	18.86	26.62	18.90
TOTAL . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total .	5.21	5.46	12.77	41.46	20.14	1.47	13.49	100.00
Number of families (un-estimated)	6	6	27	104	60	5	32	240

Family type consisting of husband, wife and children and husband, wife, children and other members taken together constituted about 62 per cent of the total. The proportion of families consisting of unmarried earners, husband or wife, and husband and wife was about 5, 5 and 13 per cent respectively.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

*Percentage distribution of families by family composition (in terms of adults/children) and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All	
1	2	3	4	5	6	7	8	9	10	11	12	
Below 60	. . . 82.41	100.00	23.93	6.02	14.41	20.77	..	..	9.51	4.56	25.25	
60- 120	. . . 17.59	..	68.39	77.42	71.68	70.29	78.80	73.55	59.44	18.83	55.85	
120 and above	. . . ..	..	7.68	16.56	13.91	8.94	21.20	26.45	31.05	76.61	18.90	
TOTAL	. . . 100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	. . . 10.67	5.58	14.94	11.45	14.28	13.85	2.59	4.41	13.41	8.82	100.00	
Number of families (un- estimated)	. . . 12	7	32	27	34	31	8	11	38	40	240	

The common types of families were 2 adults (with and without children) and 3 adults and more than 1 child. As regards the distribution of families by income classes it will be seen that a majority of the families of different composition were in the income class 'Rs. 60 to less than Rs. 120', except families consisting of 1 adult, 1 adult and children and 'other families'.

### 3.82. Analysis by per capita income

*Per capita* income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide a better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting *per capita* family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly *per capita* income class and family size.

TABLE 3.14

*Percentage distribution of families by monthly per capita income and family size*

Family size	Monthly <i>per capita</i> income class (Rs.)									
	L5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One . . . . .	..	..	..	..	..	8.87	28.42	32.95	51.80	10.67
Two and three . . . . .	..	6.12	17.76	20.45	17.17	54.63	53.78	35.37	39.16	33.49
Four and five . . . . .	24.36	26.33	26.61	50.72	53.43	30.65	17.11	20.91	..	32.74
Six and seven . . . . .	75.64	44.87	35.55	23.45	25.40	5.12	0.69	10.77	5.68	17.70
Above seven . . . . .	..	22.68	20.08	5.38	4.00	0.73	..	..	3.36	5.40
TOTAL . . . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total . . . . .	1.72	5.04	11.99	17.04	16.78	19.29	22.06	2.46	3.62	100.00
Number of families (unestimated) . . . . .	3	12	27	41	46	49	48	6	8	240

Small sized families were reported to be in higher *per capita* income classes whereas, large sized families were comparatively more in the lower *per capita* income classes.

Table 3.15 shows broad composition of families (by economic status of member) by *per capita* income classes.



TABLE 3.15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly <i>per capita</i> income class (Rs.)									
	L5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners . . . . .	1.49	1.75	1.98	2.01	2.38	2.14	1.91	2.10	1.71	2.04
Earning dependants	..	0.25	0.06	0.01	0.03	0.01	0.02	..	..	0.03
Non-earning dependants . . . . .	4.28	4.21	3.58	2.65	2.44	0.99	0.43	0.51	0.40	1.89
All members . . . . .	5.77	6.21	5.62	4.67	4.85	3.14	2.36	2.61	2.11	3.96

The proportion of earners to total members in the family generally increased with increase in the per capita income. The earning dependants constituted a small (about 1 per cent) proportion of the total family members. The proportion of non-earning dependants generally showed a declining trend with the increase in the *per capita* income. The resulting position was that the burden of dependency was markedly high in case of low *per capita* income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, *viz.*, land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 92.15 and the average *per capita* income was Rs. 23.23. The average monthly income per family and *per capita* according to different family income classes is given in table 4.1.

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	L30	30-L60	60-L90	90-L120	120-L150	150-L210	210 and above	All
	1	2	3	4	5	6	7	8
<i>Monthly income :</i>								
Average per family	26.78	45.14	75.07	106.43	135.05	175.01	381.32	92.15
Average per capita	7.63	18.40	20.43	22.16	27.86	30.43	55.00	23.23
Percentage of families to total	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00

The average monthly income per family rose from Rs. 26.78 in the lowest income class to Rs. 381.32 in the highest income class. Similarly, the average *per capita* income showed a steady rise with the increase in the family income.

### 4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2  
*Average monthly income per family by source, category of earner and family income classes*

Category of earner and sources	Monthly family income class (Rs.)							
	L30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & above	All
1	2	3	4	5	6	7	8	9
<b>Men:</b>								
Paid employment	16.92	28.98	47.88	55.53	69.76	98.41	276.30	54.27
Self employment	..	0.24	0.71	0.30	0.09	..	(—)0.06	0.37
Others sources	..	0.04	0.37	0.23	5.71	..	..	0.79
Sub-total: by men	16.92	29.26	48.96	56.06	75.56	98.41	276.24	55.43
<b>Women:</b>								
Paid employment	9.47	13.62	23.29	42.79	54.97	70.94	94.37	32.60
Self employment	..	(—)0.01	..	..	..	..	..	—0.00
Other sources	..	0.20	..	..	..	..	..	0.04
Sub-total-by women	9.47	13.81	23.29	42.79	54.79	70.94	94.37	32.64
<b>Children:</b>								
Paid employment	..	0.50	0.06	1.19	0.32	0.47	..	0.44
Self employment	..	..	..	..	..	(—)0.02	..	—0.00
Other sources	..	..	..	..	..	..	..	..
Sub-total: by children	..	0.50	0.06	1.19	0.32	0.45	..	0.44
<b>Family:</b>								
Paid employment	0.39	1.19	1.96	2.22	2.20	1.85	3.79	1.84
Self employment	..	0.31	0.77	4.00	1.85	3.36	6.87	1.72
Other sources	..	0.07	0.03	0.17	0.15	..	0.05	0.03
Sub-total: by family	0.39	1.57	2.76	6.39	4.20	5.21	10.71	3.64
<b>Total:</b>								
Paid employment	26.78	44.29	73.19	101.73	127.25	171.67	374.46	89.15
Self employment	..	0.54	1.48	4.30	1.94	3.34	6.81	2.09
Other sources	..	0.31	0.40	0.40	5.86	..	0.05	0.91
Total income	26.78	45.14	75.07	106.43	135.05	175.01	381.32	92.1
<b>Percentage of families to total</b>								
	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income. The contribution of women towards the family income was also quite considerable (35 per cent of the total). The contribution of 'family' accounted for only about 4 per cent of the total and that of children was negligible. The major portion of the income accrued from paid employment to all categories of earners.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different *per capita* income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	L5	5-L10	10-L15	15-L20	20-L25	25-L35	35-L50	50-L65	65 and above	All
	1	2	3	4	5	6	7	8	9	10
<b>Men:</b>										
Paid employment	21.75	27.91	43.88	46.25	61.66	54.07	51.87	80.05	142.33	54.27
Self employment	..	..	0.08	1.20(—)	0.01	0.82	..	..	..	0.37
Other sources	..	..	0.04	0.12	0.55	1.80	1.49	..	..	0.79
Sub-total:by men	21.75	27.91	44.00	47.57	62.20	56.69	53.36	80.05	142.33	55.43
<b>Women:</b>										
Paid employment	3.27	13.42	21.86	26.35	40.93	33.34	38.69	55.50	42.68	32.60
Self employment	..	(—)0.03	..	..	..	..	..	..	..	..
Other sources	..	0.66	..	0.05	..	..	..	..	..	0.04
Sub-total:by women	3.27	14.05	21.86	26.40	40.93	33.34	38.69	55.50	42.68	32.64
<b>Children:</b>										
Paid employment	..	0.79	1.02	1.10	0.57	..	..	..	..	0.44
Self employment	..	..	..	..	0.01	(—)0.01	..	..	..	..
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total:by children	..	0.79	1.02	1.10	0.58	(—)0.01	..	..	..	0.44
<b>Family:</b>										
Paid employment	..	4.17	2.85	1.80	1.20	2.29	1.21	0.63	1.66	1.84
Self employment	..	1.03	1.30	3.04	1.15	2.13	0.81	6.98	1.07	1.72
Other sources	..	0.09	0.18	..	0.02	0.14	0.05	..	0.21	0.08
Sub-total:by family	..	5.29	4.33	4.84	2.37	4.56	2.07	7.61	2.94	3.64
<b>Total:</b>										
Paid employment	25.02	46.29	69.61	75.50	104.36	89.70	91.77	136.18	186.67	89.15
Self employment	..	1.00	1.38	4.24	1.15	2.94	0.81	6.98	1.07	2.09
Other sources	..	0.75	0.22	0.17	0.57	1.94	1.54	..	0.21	0.91
Total income	25.02	48.04	71.21	79.91	106.08	94.58	94.12	143.16	187.95	92.15

Ignoring the *per capita* income classes 'Rs. 25 to less than Rs. 35' and 'Rs. 35 to less than Rs. 50', the average monthly income per family increased from Rs. 25.02 in the lowest *per capita* income class to Rs. 187.95 in the highest *per capita* income class.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	1.30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & All above	
1	2	3	4	5	6	7	8	9
<i>Paid employment:</i>								
Basic wages and allowances	20.45	36.50	58.93	76.62	80.15	100.51	159.61	63.25
Bonus and commission	..	0.06	2.33	1.80	18.99	29.16	176.40	8.53
Concessions	6.33	7.06	9.79	9.71	11.14	11.95	12.23	9.38
Rest	..	0.67	2.14	13.60	16.97	30.05	26.22	7.99
Sub-total: paid employment	26.78	44.29	73.19	101.73	127.25	171.67	374.46	89.15
<i>Self employment:</i>								
Agriculture	..	0.40	0.57	1.47	1.34	0.17	0.18	0.75
Animal husbandry	..	(—)0.02	0.54	2.63	0.46	2.83	5.99	1.09
Trade	..	..	0.12	0.29	..	..	..	0.10
Rest	..	0.16	0.25	(—)0.09	0.14	0.34	0.64	0.15
Sub-total: self employment	..	0.54	1.48	4.30	1.91	3.34	6.81	2.09
<i>Other income:</i>								
Rent	..	..	..	0.10	..	..	..	0.02
Rest	..	0.31	0.40	0.30	5.86	..	0.05	0.89
Sub-total: other income	..	0.31	0.40	0.40	5.86	..	0.05	0.91
Total income	26.78	45.14	75.07	106.43	135.05	175.01	381.32	92.15
<i>Other receipts:</i>								
Sale of assets other than share, etc.	..	..	1.90	2.08	..	..	..	1.10
Credit purchase	2.24	2.75	2.31	1.40	3.79	4.20	0.89	2.46
Loan taken	10.00	3.08	4.02	2.29	12.68	10.65	..	4.95
Rest	5.98	3.16	3.40	4.28	7.46	9.12	14.58	4.65
Sub-total: other receipts	18.22	8.99	11.63	10.05	23.93	23.97	15.47	13.16
Total receipts	45.00	54.13	86.70	116.48	158.98	198.98	396.79	105.31
Percentage of families to total	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00

A major portion (about 69 per cent) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income progressively decreased from about 81 per cent in the income class 'Rs. 30 to less than Rs. 60' to about 42 per cent in the highest income class.

Income from bonus and commission accounted for Rs. 8.53 or about 9 per cent of the total income. The contribution of bonus and commission, on the whole, increased from Re. 0.06 or less than 1 per cent in the income class 'Rs. 30 to less than Rs. 60' to Rs. 176.40 or about 46 per cent in the highest income class.

The average monthly income from 'concessions' and 'rest' comprising overtime earnings, etc., worked out to Rs. 9.38 or about 10 per cent and Rs. 7.99 or about 9 per cent of the total income respectively. The percentage contribution of 'concessions' to the total income showed a decreasing trend with the increase in income. Income from self-employment and others was comparatively low.

'Other receipts' obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These 'other receipts' amounted to Rs. 13.16 or about 14 per cent of the total income taking all the families together. Families in the lowest income class depended on these receipts, these being about 68 per cent of the total income in their case.

#### 4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size* (in rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	39.83	53.21	65.75	59.45	73.22	71.05	76.55	99.63	63.25
Bonus and Commission	2.34	3.89	6.34	9.33	6.67	20.43	9.32	17.59	8.53
Overtime earnings	..	..	..	..	..	..	..	..	..
Other earnings	0.47	1.08	7.81	11.64	17.49	6.30	14.75	8.33	7.99
Concession	4.41	8.70	8.48	10.39	9.92	11.01	11.18	13.33	9.35
TOTAL	47.05	66.88	88.38	90.81	107.30	108.79	111.80	138.68	89.18
<i>Income from self-employment</i>									
Boarding and lodging services	..	..	..	..	..	..	00.15	0.18	0.00
Agriculture	..	0.81	0.13	0.60	0.81	0.98	2.17	2.04	0.75
Animal husbandry	..	0.27	1.60	1.06	1.72	1.69	1.86	1.30	1.09
Trade	..	..	..	0.46	..	..	..	..	0.10
Profession	..	..	..	..	..	..	..	..	..
Others	..	0.16	0.27	0.14	0.09	0.26	0.00	0.18	0.15
TOTAL	..	1.24	2.00	2.26	2.62	2.93	3.88	3.70	2.00

TABLE 4.5—*Contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land . . .	..	..	..	..	..	..	..	..	..
Net rent from house . . .	..	..	..	..	..	..	0.31	..	0.02
Net rent—others . . .	..	..	..	..	..	..	..	..	..
Pension . . .	..	..	..	..	..	..	..	..	..
Cash assistance . . .	..	0.43	0.13	0.51	..	..	..	..	0.21
Gifts, concession . . .	..	0.33	0.14	0.23	0.18	0.00	0.00	0.19	0.16
Interest and dividends . . .	..	..	..	..	..	..	..	..	..
Chance games and lotteries . . .	..	..	1.47	1.02	..	..	1.24	..	0.52
<b>TOTAL . . .</b>	..	0.76	1.74	1.76	0.18	0.00	1.55	0.19	0.91
<b>Total Income . . .</b>	47.05	68.88	92.12	94.83	110.10	111.72	117.23	142.77	92.15
<i>Other gross receipts</i>									
Sale of shares and securities . . .	..	..	..	..	..	..	..	..	..
Withdrawal of savings . . .	2.72	3.73	6.94	4.94	4.69	1.60	5.12	5.93	4.44
Sale of other assets . . .	..	..	..	..	3.97	..	..	12.22	1.10
Credit purchase . . .	2.44	2.65	2.67	1.66	1.08	4.53	3.73	1.48	2.46
Loan taken . . .	0.37	2.32	6.94	6.65	2.97	4.71	12.89	5.74	4.95
Rest . . .	..	..	..	..	..	..	..	3.89	0.21
<b>TOTAL . . .</b>	5.53	8.70	16.55	13.25	12.71	10.84	21.74	29.26	13.16
<b>Total Receipts . . .</b>	52.58	77.58	108.67	108.08	122.81	122.56	138.97	172.03	105.31

The average income per family increased from Rs. 47.05 in case of single member families to Rs. 142.77 in case of families having more than 7 members.

Income from paid employment constituted about 97 per cent of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size groups. Income from 'concession' as also bonus and commission was also significant in all size groups.

Income from self-employment and income from 'other sources', e.g., rent, cash assistance, etc., were respectively about 2 per cent and about 1 per cent of the total income.

Income from 'other sources' did not show any definite trend with the change in the size of the families.

#### 4.6. Income and other receipts by family composition

##### 4.6.1. In terms of relationship with the main earner.

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives

the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(in Rupees)								
Item	Family composition (in terms of relationship with main earner)							All
	Unmar- ried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmar- ried earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income . . .	44.55	49.33	73.50	94.80	123.25	83.94	91.78	92.15
Other receipts . . .	4.69	6.33	11.01	14.37	18.64	18.40	8.73	13.16
TOTAL . . .	49.24	55.66	84.51	109.17	141.89	102.34	100.51	105.31
Percentage of fami- lies to total . . .	5.21	5.46	12.77	41.46	20.14	1.47	13.49	100.00

The average monthly receipts per family amounted to Rs. 105.31. The major portion (Rs. 92.15) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 13.16 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, *i.e.*, in the nature of diminution of assets or increase in liabilities, played an unimportant part in the case of all types of families. In case of families consisting of unmarried earner and other members these other receipts, however, formed about 22 per cent of the income.

#### 4.62. *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.



TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)											All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
1	2	3	4	5	6	7	8	9	10	11	12	
Income . . .	46.99	40.07	75.91	90.41	85.14	83.78	126.04	108.50	120.26	173.05	92.15	
Other receipts . . .	5.53	4.13	10.75	19.92	17.08	10.50	0.06	9.01	22.95	12.24	13.16	
TOTAL . . .	52.52	44.20	86.66	110.33	102.22	94.28	126.10	117.51	143.21	185.29	105.31	
Percentage of families to total . . .	10.67	5.58	14.94	11.45	14.28	13.85	2.58	4.41	13.41	8.82	100.00	

The proportion of 'other receipts' to the income as well as to the total receipts was comparatively high in case of families consisting of 2 adults and 1 child, 2 adults and 2 children and 3 adults and more than 1 child and these families constituted about 39 per cent of the total number of families.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. Concepts and Definitions

##### 5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation, and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer, and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side

as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales-tax, entertainment tax and other similar levies. In case of gifts, where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the later, (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the shares of the extras (e) it was assumed that consuming persons were sharing all items on *pro rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

### 5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	= 1.0
Adult female	= 0.9
Child (below 15 years)	= 0.6

## 5.2. **Expenditure pattern**

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers.

Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 92.15 and the average consumption expenditure worked out to Rs. 85.53, resulting in a surplus of Rs. 6.62. However, when items such as remittances to dependants, taxes and interest on loans and litigation were also included, *i.e.*, expenditure on current living was considered, the surplus declined to Rs. 4.83. The analysis will first be made in terms of consumption expenditure, and other disbursements, *i.e.*, non-consumption outgo and capital outlays, will be discussed separately.

### 5.21. Consumption expenditure

Of the average consumption expenditure of Rs. 85.53 per family per month, an expenditure of Rs. 54.43 or about 64 per cent was incurred on food, Rs. 5.18 or 6 per cent on tobacco, pan, supari, alcoholic beverages, etc., Rs. 5.34 or 6 per cent on fuel and lighting, Rs. 4.90 or about 6 per cent on housing, water charges, household appliances, etc., Rs. 7.89 or 9 per cent on clothing, bedding, headwear, footwear, etc., and Rs. 7.79 or about 9 per cent on other items like personal care, medical care, transport and communication, education, recreation and amusement, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 17.06 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows an upward trend, except for the income classes 'Rs. 90 to less than Rs. 120' and 'Rs. 150 to less than Rs. 210' where it was slightly lower than that in the respective lower income classes.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent consumption unit (Rs.)
1	2	3	4	5
< 30 . . . . .	3.51	2.66	31.36	11.79
30- < 60 . . . . .	2.45	2.01	33.18	16.51
60- < 90 . . . . .	3.68	2.94	52.06	17.71
90- < 120 . . . . .	4.79	3.79	61.46	16.22
120- < 150 . . . . .	4.85	3.86	70.22	18.19
150- < 210 . . . . .	5.74	4.81	85.60	17.80
210 and above . . . . .	6.93	5.91	111.53	18.87
All . . . . .	3.96	3.19	54.43	17.06

### 5.22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 17.33 or about 20 per cent of the consumption expenditure. Of this, an expenditure of Rs. 3.72<sup>a</sup> was incurred towards repayment of debts, Rs. 11.82 on savings and investments, Re. 1.35 on remittances to dependants and Re. 0.44 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 3.22), live-stock (Re. 1.02) and loan advanced (Re. 0.64). Of the above items, expenditure towards provident fund contribution was reported by about 77 per cent of the families surveyed. But expenditure incurred on other items mentioned above, was reported by a small number of families. Savings and investments accounted for Rs. 11.82 and Rs. 3.72 was diverted towards repayment of debt. The amount remitted to dependants was Re. 1.35 only. Under taxes, interest and litigation, interest on loans was the only item of expenditure.

### 5.23. *The budget of single-member families*

Single-member families constituted about 11 per cent of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 47.05 and the average monthly consumption expenditure Rs. 39.68, leaving a surplus of Rs. 7.37. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure were included, the surplus declined to Rs. 3.14 whereas in case of all member families there was a surplus of Rs. 4.83.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food . . . . .	63.38	63.66	63.64
Pan, supari, tobacco and alcoholic beverages . . .	4.46	6.14	6.06
Fuel and light . . . . .	6.40	6.23	6.24
Rent for house and water charges . . . . .	6.05	4.45	4.53
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .	0.12	1.26	1.20

TABLE 5.2—*contd.*

1	2	3	4
Clothing, bedding, footwear, headwear and miscellaneous	11.85	9.09	9.22
Personal care . . . . .	4.33	3.02	3.09
Education and reading . . . . .	..	0.06	0.06
Recreation and amusement . . . . .	1.71	0.99	1.03
Medical care . . . . .	0.23	0.51	0.49
Other consumption expenditure . . . . .	1.47	4.59	4.44
<b>TOTAL</b> . . . . .	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

Workers living singly, spent proportionately more on fuel and light, rent for house and water charges, clothing, bedding, footwear, etc., personal care and recreation and amusement, but less on food, pan, supari, tobacco and alcoholic beverages, house repairs, house-hold appliances, etc., medical care and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonies, etc. No expenditure was reported on education and reading by single-member families. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 16.79 per month in case of multi-member families and Rs. 25.66 per month in case of single-men.

Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 18.28 in case of single-member families and Rs. 10.40 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items, was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 4.80, Rs. 2.45, Re. 1.76 and Rs. 2.59 on clothing, bedding, footwear, headwear, etc., rent for housing and water charges, personal care and fuel and light respectively and the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 2.40, Re. 1.17, Re. 0.80 and Re. 1.64, respectively.

### 5.3. Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 87.32 per family, Rs. 22.05 *per capita* and Rs. 27.44 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, *per capita* and per adult consumption unit by monthly family income classes.

TABLE 5.3  
*Average monthly expenditure by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 & above	All
	1	2	3	4	5	6	7	8
Monthly expenditure :								
Average per family	47.41	54.07	79.15	88.99	125.87	152.56	235.36	87.32
Average per capita	13.51	22.04	21.51	18.53	25.97	26.53	33.95	22.05
Average per adult consumption unit	17.79	26.86	26.92	23.48	32.58	31.73	39.84	27.44
Percentage of families to total	3.92	21.33	34.68	21.17	10.56	6.38	1.96	100.00

The average monthly expenditure per family rose from Rs. 47.41 in the lowest income class to Rs. 235.36 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of *per capita* and per adult consumption unit can throw some light on the level of living. It will be seen that the average *per capita* expenditure as well as the expenditure per adult consumption unit did not vary much from the overall average in the different income classes, except in the lowest and the highest income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that with increasing number of members in the family a larger percentage of families, more or less, come in higher expenditure classes.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 . .	64.03	80.53	14.06	12.53	5.70	..	38.19	21.03
60- <120 . .	35.97	19.47	81.11	75.25	66.50	86.02	46.28	65.39
120 and above .	..	..	4.83	12.22	27.80	13.98	15.53	13.58
<b>TOTAL . .</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Percentage of families to total</b>	5.21	5.46	12.77	41.46	20.14	1.47	13.49	100.00





#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to the consumption expenditure.

**TABLE 5.6**  
*Average monthly expenditure on sub-groups and groups of items by family income classes*

Groups and sub-groups of items	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food:</i>								
Cereals and products . . .	19.33	17.20	25.51	32.00	35.26	44.83	52.84	27.67
Pulses and products . . .	0.80	1.25	1.96	2.10	2.75	3.48	4.77	2.04
Oil seeds, oils and fats . . .	0.22	0.81	1.66	1.51	1.71	2.07	3.32	1.45
Meat, fish and eggs	1.81	2.09	1.57	4.40	5.97	7.01	8.93	4.29
Milk and products	0.27	0.09	1.30	2.14	1.70	3.10	5.71	1.48
Vegetables and products . . .	1.01	1.13	2.22	2.13	2.57	3.29	4.15	2.11
Fruits and products	1.40	1.15	2.23	2.16	2.89	3.21	3.86	2.17
Condiments, spices, sugar, etc. . .	4.35	4.32	7.41	8.89	9.55	11.18	15.53	7.58
Non-alcoholic beverages . . .	1.18	0.70	1.23	1.62	2.02	2.35	2.18	1.37
Prepared meals and refreshments . . .	0.99	4.44	3.97	3.61	5.80	5.03	10.24	4.27
Sub-total: food . . .	31.36	33.18	52.06	61.46	70.22	85.60	111.53	51.43
<i>Non-food:</i>								
Pan, supari . . .	1.37	1.56	2.45	2.48	2.85	4.62	5.59	2.47
Tobacco and products . . .	1.57	1.46	2.36	2.95	2.93	4.14	6.93	2.53
Alcoholic beverages, etc. . .	..	0.10	0.12	0.30	..	0.56	0.62	0.18
Fuel and light . . .	3.90	4.05	5.36	5.97	5.75	6.57	8.91	5.34
House rent, water charges, repairs, etc. . .	2.56	3.30	4.04	4.21	4.33	4.30	4.19	3.91
Furniture and furnishings . . .	..	..	0.03	0.02	0.15	0.57	0.68	0.08
Household appliances, etc. . .	..	0.13	0.42	0.72	2.06	3.06	5.48	0.83

TABLE 5.6—*Contd.*

1	2	3	4	5	6	7	8	9
Household services	..	..	0.22	0.04	..	..	..	0.08
Clothing, bedding and headwear .	1.02	2.51	4.23	3.51	12.56	17.69	41.33	6.06
Footwear . .	..	0.27	0.07	0.06	0.46	0.77	3.75	0.27
Miscellaneous (lau-ndry, etc.) .	0.71	0.92	1.42	1.33	2.46	2.86	5.96	1.56
Medical care .	..	0.46	0.55	0.02	0.26	0.59	3.27	0.42
Personal care .	1.29	1.67	2.53	2.81	3.46	4.30	6.54	2.64
Education and rea- ding . .	..	..	0.05	..	0.16	..	0.58	0.05
Recreation and amusements .	0.08	0.57	0.88	0.91	1.13	1.72	2.16	0.88
Transport and communication	1.42	1.89	0.54	0.40	6.49	4.92	6.56	1.86
Subscription, etc. .	2.05	0.61	0.52	0.39	2.66	5.80	9.06	1.31
Personal effects and miscellaneous ex- penses . .	0.08	0.02	0.17	0.26	3.30	0.82	5.30	0.63
Sub-total: non-food	16.05	19.52	25.96	26.38	51.01	63.29	116.91	31.10
Total: consumption expenditure .	47.41	52.70	78.02	87.84	121.23	148.89	228.44	85.53
<i>Non-consumption expenditure:</i>								
Taxes, interest and litigation . .	..	..	0.08	0.62	0.84	2.95	..	0.44
Remittance to dep- endants . .	..	1.37	1.05	0.53	3.80	0.72	6.92	1.35
Savings and invest- ment . .	0.97	5.15	9.86	12.33	18.18	21.17	70.73	11.82
Debts repaid .	..	0.75	1.38	4.71	4.92	12.55	39.20	3.72
Total: non-consump- tion expenditure	0.97	7.27	12.37	18.19	27.74	37.39	116.85	17.33
Total disbursement	48.38	59.97	90.39	106.03	148.97	186.28	345.29	102.86
Percentage of families to total .	3.92	21.33	31.68	21.17	10.56	6.38	1.96	100.00

The average monthly consumption expenditure per family was Rs. 85.53. Expenditure on food worked out to Rs. 54.43 or about 64 per cent of the consumption expenditure. The proportion of expenditure on food to consumption expenditure decreased with a rise in family income, except in the income classes 'Rs. 60 to less than Rs. 90' and 'Rs. 90 to less than Rs. 120'.

The non-food group accounted for about 36 per cent of the consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges and repairs, and clothing, bedding and headwear sub-groups formed about 49 per cent. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions,

personal effects and miscellaneous expenses, accounted for about 19 per cent of the expenditure on non-food items. As regards relationship with income, these items did not reveal any distinct trend.

Non-consumption expenditure per family amounted, on an average, to Rs. 17.33 or about 20 per cent of the consumption expenditure. The percentage expenditure on this sub-group increased with a rise in the family income. It was appreciably high in the highest income class.

### 5.5. Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different *per capita* income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursements on sub-groups and groups of items by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	27.29	30.67	30.41	30.29	34.23	26.76	21.29	27.88	15.36	27.67
Pulses and products	0.37	1.21	1.60	2.16	2.43	2.11	2.05	2.74	1.88	2.04
Oilseeds, oils and fats	0.27	0.84	1.31	1.73	1.73	1.48	1.28	1.73	1.56	1.45
Meat, fish and eggs	1.59	2.41	3.02	4.87	4.09	5.61	4.04	6.62	3.47	4.29
Milk and products	..	0.24	1.04	2.48	1.79	1.66	0.92	2.48	1.23	1.48
Vegetables and products	1.22	1.32	1.57	2.59	2.60	1.92	2.03	3.27	2.09	2.11
Fruits and products	1.10	1.45	2.16	2.30	2.32	2.43	1.99	2.33	1.93	2.17
Condiments, spices, sugar, etc.	4.90	7.84	7.13	8.18	8.93	7.89	6.39	8.34	5.68	7.58
Non-alcoholic beverages	0.37	0.94	1.12	1.29	2.04	1.24	1.36	1.92	0.94	1.37
Prepared meals and refreshments	1.23	2.75	2.72	2.93	4.32	4.67	4.96	3.40	13.18	4.27
Sub-total : food	38.34	49.67	52.08	58.82	64.48	55.77	46.31	60.71	47.32	54.43
<i>Non-food</i>										
Pan, supari	1.91	2.52	2.03	3.03	2.87	2.72	1.83	3.19	1.62	2.47
Tobacco and products	2.97	1.95	2.08	2.85	3.04	2.61	2.15	1.75	3.30	2.53
Alcoholic beverages, etc.	..	..	..	..	0.06	0.58	0.19	..	0.34	0.18
Fuel and light	5.03	5.72	5.43	6.09	5.91	5.63	4.23	5.43	3.54	5.34
House rent, water charges, repairs, etc.	2.00	4.09	3.27	4.79	4.38	3.59	3.95	3.12	2.25	3.91
Furniture and furnishings	..	..	..	0.09	0.03	0.04	0.04	..	1.20	0.08
Household appliances, etc.	..	0.37	0.61	0.47	1.03	0.99	0.74	0.01	4.16	0.83
Household services	..	..	..	..	0.46	0.04	..	..	..	0.08
Clothing, bedding and headwear	..	3.30	2.72	3.56	3.23	8.07	7.80	1.05	30.62	6.06
Footwear	..	..	0.10	0.14	..	0.25	0.26	..	3.39	0.27

TABLE 5.7—*Contd.*

	1	2	3	4	5	6	7	8	9	10	11
Miscellaneous (lau- ndry etc.)	0.74	1.39	1.32	1.52	1.43	1.72	1.58	1.04	3.13	1.56	
Medical care	..	..	0.91	0.08	0.18	0.82	0.20	..	1.95	0.42	
Personal care	0.99	2.69	2.39	2.63	3.06	2.68	2.36	3.25	3.46	2.64	
Education and reading	..	..	..	..	0.19	0.01	..	..	0.31	0.05	
Recreation and amusement	..	0.45	0.42	0.45	0.87	1.36	1.11	0.91	1.88	0.88	
Transport and communication	..	1.86	3.14	0.42	0.66	1.59	3.18	0.05	5.34	1.86	
Subscription, etc.	..	1.78	1.53	0.09	1.67	0.18	2.34	1.11	4.19	1.31	
Personal effects and miscellaneous expenses	..	0.11	0.29	0.46	0.30	0.73	0.81	..	3.76	0.63	
Sub-total: non-food	13.64	26.23	26.24	26.67	29.38	33.61	32.77	20.91	74.44	31.10	
Total consumption expenditure	51.98	75.90	78.32	85.49	93.85	89.38	79.08	81.62	121.76	85.53	
<i>Non-consumption expenditure</i>											
Taxes, interest and litigation	..	..	0.18	0.59	1.49	0.19	0.11	..	0.09	0.44	
Remittance to dep- endants	..	..	1.07	0.44	1.09	1.26	1.93	..	8.15	1.35	
Savings and invest- ments	0.77	18.52	8.69	4.47	12.15	13.79	11.74	14.99	40.31	11.82	
Debts repaid	..	0.87	1.46	0.74	6.61	4.17	3.01	9.63	20.52	3.72	
Total: non-consum- ption expenditure	0.77	19.39	11.40	6.24	21.34	19.41	16.79	24.62	69.07	17.33	
Total disbursement	52.75	95.29	89.72	91.73	115.19	108.79	95.87	106.24	190.83	102.86	

Ignoring the lowest three *per capita* income classes and the *per capita* income class 'Rs. 50 to less than Rs. 65', the percentage expenditure on food to consumption expenditure decreased from 69 per cent in the *per capita* income class 'Rs. 15 to less than Rs. 20' to 39 per cent in the highest *per capita* income class.

## 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Farnest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each *per capita* income class and family size group by the percentage expenditure on food.

#### 5.6.1. Analysis by *per capita* income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of *per capita* income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly *per capita* income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45 . . .	..	6.12	3.67	..	1.84	9.60	12.08	..	33.56	6.79
45-<50 . . .	..	4.08	..	1.72	6.37	4.25	12.38	..	29.35	6.18
50-<55 . . .	..	..	2.44	1.72	4.24	4.83	8.05	..	14.63	4.54
55-<60 . . .	..	..	9.80	13.98	..	12.04	4.82	..	..	6.94
60-<65 . . .	..	15.08	21.48	10.48	10.11	15.91	11.83	..	..	12.50
65-<70 . . .	..	25.71	2.21	27.41	29.03	15.11	17.89	41.32	22.46	19.79
70 and above . .	100.00	49.01	60.40	44.69	48.41	38.26	32.95	58.68	..	43.26
TOTAL . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having lower percentage expenditure on food was generally high in higher *per capita* income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food was generally high in the lower *per capita* income classes.

#### 5.6.2. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size group by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size group by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7	8	
Below 45 . . .	20	8.24	9.23	5.11	5.78	2.25	6.79	
45- <50 . . .	13	27.59	2.45	5.12	4.19	..	6.18	
50- <55 . . .	10	7.57	8.46	0.94	3.31	..	4.54	
55- <60 . . .	15	9.96	7.17	6.41	5.53	7.45	6.94	
60- <65 . . .	31	..	14.15	12.07	18.08	11.20	12.50	
65- <70 . . .	46	30.60	18.36	21.25	9.25	33.14	19.79	
70 and above . . .	105	16.04	40.18	49.10	53.86	45.96	43.26	
TOTAL . . .	240	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families . . .	..	10.67	33.49	32.74	17.70	5.40	100.00	
Number of families (unestimated) . . .	..	12	72	86	50	20	240	

Percentage of families reporting less than 45 per cent of the total expenditure on food was rather small in all the family sizes. About 36 per cent of the single-member families spent less than 50 per cent on food and about 47 per cent spent 65 per cent or more on food. As against this, about 10 per cent of the families comprising 4 and 5, and 6 and 7 members respectively spent less than 50 per cent on food and similarly about 70 per cent and 63 per cent of the corresponding families spent 65 per cent or more on food.

### 5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families reporting expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size					All	Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refresh- ments . . . . .	84.57	98.75	94.67	100.00	100.00	96.19	233
Non-alcoholic beverages . . . . .	55.79	92.41	96.19	89.36	100.00	89.61	223
Pan-supari . . . . .	50.50	76.20	89.33	97.69	94.98	82.57	206
Tobacco and tobacco pro- ducts . . . . .	68.56	94.03	99.06	100.00	100.00	94.34	232
Alcoholic beverages . . . . .	..	4.50	2.29	2.01	6.00	2.94	8
Furniture and furnishings . . . . .	..	2.50	3.05	6.93	..	3.06	10
Household services . . . . .	..	2.27	1.63	..	..	1.29	3
Medical care . . . . .	9.99	5.87	7.12	10.10	..	7.15	19
Personal care . . . . .	100.00	100.00	98.84	97.52	100.00	99.18	238
Education and reading . . . . .	..	1.20	1.68	6.24	..	2.05	7
Recreation and amusement . . . . .	56.84	67.79	56.86	45.59	80.77	59.81	152
Transport and communica- tion . . . . .	59.18	33.16	33.49	29.41	38.45	35.66	89
Remittances to dependants . . . . .	28.20	5.38	5.69	10.64	..	8.56	20
Savings and investments . . . . .	68.73	79.89	93.38	88.49	100.00	85.73	214
Debts repaid . . . . .	7.63	14.58	14.84	18.93	9.70	14.43	37

About 96 per cent of the families reported expenditure on prepared meals and refreshments, the percentage remaining fairly steady in all size classes. Thus, the habit of eating outside the house was quite common. About 90 per cent of the families reported expenditure on non-alcoholic beverages, like coffee, tea, cocoa, etc. Addiction to tobacco and tobacco products and pan, supari was quite widespread as about 94 and 83 per cent respectively of the families reporting expenditure on these items. Expenditure on alcoholic beverages was reported merely by about 3 per cent of the families. Furniture and furnishings did not seem to be much popular objects of expenditure. However, a small percentage of the families in all size classes (except in the single-member and above seven member families) reported expenditure on this item. Expenditure on house-hold services was reported by only about 1 per cent of the families consisting of 2 or 3 and 4 or 5 members.

Expenditure on medical care was reported by about 7 per cent of the families and on personal care by all the families in all size groups. The percentage of families reporting expenditure on education and reading was very small being 2 per cent of all families. About 60 per cent of the families reported expenditure on recreation and amusement. The use of means of transport and communication was reported by about 36 per cent of the families.



About 86 per cent of the families were either saving or investing some amount and the percentage was fairly steady in all size groups. On the other hand, remittances to dependants was reported by a small proportion of all the families, (about 9 per cent).

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item	Standard unit (quantity)	Number of families reporting (unesti- mated)*	Average quantity consumed per family
1	2	3	4
<b>Food, beverages, etc.</b>			
<i>Cereals and products :</i>			
Paddy . . . . .	kg.	92	27.92
Rice . . . . .	"	179	30.26
Wheat . . . . .	"	2	0.48
Maize . . . . .	"	3	0.24
Ragi . . . . .	"	48	5.15
Bread . . . . .	"	..	..
Biscuit . . . . .	"	1	0.00
Tapioca . . . . .	"	5	0.14
<i>Pulses and products :</i>			
Arhar . . . . .	"	217	1.86
Gram . . . . .	"	38	0.18
Moong . . . . .	"	17	0.05
Masur . . . . .	"	12	0.07
Urd . . . . .	"	7	0.01
Pea . . . . .	"	9	0.05
Other pulses . . . . .	"	16	0.07
Pulse products . . . . .	"	3	0.01
<i>Oil seeds, oils and fats :</i>			
Coconut oil . . . . .	"	79	0.19
Gingelly oil . . . . .	"	46	0.09
Groundnut oil . . . . .	"	97	0.23
Other vegetable oil . . . . .	"	1	0.00
Vanaspati . . . . .	"	23	0.39

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*Contd.*

1	2	3	4
<i>Meat, fish and eggs:</i>			
Goat meat . . . . .	kg.	94	0.36
Beef . . . . .	"	10	0.04
Mutton . . . . .	"	44	0.17
Pork . . . . .	"	16	0.07
Poultry . . . . .	no.	36	0.23
Other meat . . . . .	kg.	1	0.03
Fresh fish . . . . .	"	101	0.76
Dry fish . . . . .	"	166	1.12
Eggs-hen . . . . .	no.	10	0.46
Eggs-duck . . . . .	"	1	0.03
<i>Milk and products:</i>			
Milk-cow . . . . .	l.	89	2.28
Ghee-cow . . . . .	kg.	6	0.01
Ghee-buffalo . . . . .	"	2	..
<i>Condiments and spices:</i>			
Salt . . . . .	"	238	2.15
Turmeric . . . . .	g.	228	157.11
Chilly-green . . . . .	"	48	102.99
Chilly-dry . . . . .	"	236	495.94
Tamarind . . . . .	"	232	540.62
Onion . . . . .	kg.	237	1.25
Garlic . . . . .	g.	197	145.91
Coriander . . . . .	"	235	511.11
Ginger . . . . .	"	11	4.67
Pepper . . . . .	"	13	6.30
Methi . . . . .	"	73	55.29
Mustard . . . . .	"	207	142.53
Jira . . . . .	"	213	56.45
Cloves . . . . .	"	2	0.35
Mixed spices . . . . .	"	6	1.87
<i>Vegetables and products:</i>			
Potato . . . . .	kg.	163	1.69
Muli, turnip, radish . . . . .	"	13	0.03
Carrot, beet . . . . .	"	2	0.07
Arum . . . . .	"	3	0.03
Other root vegetables . . . . .	"	5	0.05
Brinjal . . . . .	"	149	1.41
Cauli-flower . . . . .	"	2	0.01
Cabbage . . . . .	"	4	0.02
Jack-fruit . . . . .	"	1	0.02
Ladies finger . . . . .	"	37	1.05
Tomato . . . . .	"	12	0.30
Cucumber . . . . .	"	18	0.39

TABLE 6.1—*Contd.*

1	2	3	4
Pumpkin . . . . .	kg.	29	0.74
Gourd . . . . .	„	3	0.02
Karela . . . . .	„	9	0.11
Bean . . . . .	„	56	0.84
Pea . . . . .	„	1	0.01
Other non-leafy vegetables . . . . .	„	16	0.29
Amaranth, chalai . . . . .	„	3	0.01
Other leafy vegetables . . . . .	„	8	0.04
Other vegetable products . . . . .	„	4	0.26
<i>Fruits and products:</i>			
Banana, plantain . . . . .	no.	57	8.58
Orange . . . . .	„	2	0.03
Mango . . . . .	„	2	0.01
Jack-fruit . . . . .	„	1	0.02
Coconut . . . . .	„	225	7.75
Papaya . . . . .	„	2	0.02
<i>Sugar, honey, etc.</i>			
Sugar-crystal . . . . .	kg.	34	0.12
Sugar-deshi . . . . .	„	9	0.02
Gur . . . . .	„	220	5.68
Sugar candy . . . . .	„	1	0.01
<i>Pan, supari, etc.</i>			
Pan-leaf . . . . .	no.	202	347.72
Pan finished . . . . .	„	4	0.31
Supari . . . . .	g.	200	365.89
Lime . . . . .	„	137	92.96
<i>Tobacco and products:</i>			
Bidi . . . . .	no.	162	296.57
Cigarettes . . . . .	„	2	0.33
Cigar, cheroot . . . . .	„	7	4.20
Chewing tobacco . . . . .	g.	94	72.08
Leaf tobacco . . . . .	„	85	92.96
Snuff . . . . .	„	8	2.80
<i>Alcoholic beverages, etc.</i>			
Toddy, neera . . . . .	pint	4	0.15
Country liquor . . . . .	„	6	0.06
<i>Non-alcoholic beverages:</i>			
Tea-leaf . . . . .	kg.	42	0.03
Coffee-powder or seed . . . . .	„	195	0.26

g.=gram      l.=litre      kg.=kilogram      no.=number

The quantity of cereals and cereal products consumed, on an average, by working class family per month was 64.19 kg. Of this, the major portion (58.18 kg.) was accounted for by paddy and rice together. The average size of a family in terms of adult consumption units was 3.19 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.66 kg. Besides 64.19 kg. of cereals and products, the average family consumed 2.30 kg. of pulses and pulse products, 2.28 l. of milk and 0.01 kg. of milk products, 0.90 kg. of oils and fats, 2.55 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 5.62 kg. of condiments and spices, 7.39 kg. of vegetables and products and 5.83 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Ammathi.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan leaf, bidi and chewing tobacco and tobacco leaf was recorded.

## 6.2. Analysis of nutritive contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Ammathi was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5—14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require 5 cal/kg/hour and a good number even less than 3. All women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. of protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food-stuffs consumed, on an average, by a working class family in Ammathi as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of foodstuffs consumed, on an average, by a working class family*

Nutrients	Quantity consumed per day per family	Quantity required
1	2	3
Calories . . . . .	9,101	8,570
Protein . . . . .	215 g.	224 g.
Fat . . . . .	68 g.	..
Calcium . . . . .	1.6 g.	4.6 g.
Iron . . . . .	128 mg.	83 mg.
Vitamin A . . . . .	2,135 i.u.	13,860 i.u.
Vitamin B1 . . . . .	4.6 mg.	4.3 mg.
Vitamin C . . . . .	92 mg.	198 mg.
Nicotinic acid . . . . .	52 mg.	..
Riboflavin . . . . .	1.4 mg.	..

g=gram, mg=milligram, i.u.—international unit.

The overall nutritive value of the diet appeared to be good and there was need for improvement. Intake of pulses, leafy vegetables and fruits would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and also amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) as well as funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side and not the amount spent on the purchase of the goods as such during that particular month. Further income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30	3.92	45.00	48.38	—3.38
30 to less than 60	21.33	54.13	59.97	—5.84
60 to less than 90	34.68	86.70	90.39	—3.69
90 to less than 120	21.17	116.48	106.03	+10.45
120 to less than 150	10.56	158.98	148.97	+10.01
150 to less than 210	6.38	198.98	186.28	+12.70
210 and above	1.96	396.79	345.29	+51.50
<b>TOTAL</b>	<b>100.00</b>	<b>105.31</b>	<b>102.86</b>	<b>+2.45</b>

Taking all income classes, the net balancing difference was positive (Rs. 2.45 or about 2 per cent of the total receipts). Except for the first three income classes, the net balancing difference was positive, i.e., receipts were more than disbursements.

## 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term current money income has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries while money expenditure for current living has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants, taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family . . . . .	26.78	45.14	75.07	106.43	135.05	175.01	381.32	92.15
Average monthly expenditure per family . . . . .	47.41	54.07	79.15	88.99	125.87	152.56	235.36	87.32
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families . . . . .	..	7.20	16.33	17.10	7.25	4.63	1.81	54.32
Percentage of families recording deficit to total families . . . . .	3.92	14.13	18.35	4.07	3.31	1.75	0.15	45.68
Average surplus (+) or deficit (-) per family	-20.63	-8.93	-4.08	+17.44	+9.18	+22.45	+145.96	+4.83

\*Zero balance is considered as surplus.

Of the total families surveyed, 54 per cent had balanced or surplus budgets while the remaining 46 per cent had deficit budgets.

## 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.



TABLE 7.3

*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
1	2	3	4	5	6	7	8	9	10	11	12	
Percentage of families recording surplus* to total families	6.20	2.47	6.14	6.92	6.00	6.83	2.31	2.59	7.45	7.41	54.32	
Percentage of families recording deficit to total families	4.47	3.11	8.80	4.53	8.28	7.02	0.28	1.82	5.96	1.41	45.68	
Average amount of surplus (+) or deficit(—) (Rs.) per family over all families together	+3.08	—2.39	—3.30	+1.18	—6.00	+3.72	+30.71	+16.85	+5.34	+34.88	+4.83	

\*Zero balance is considered as surplus.

Taking all the families together, the net result was a surplus balance. Nevertheless, the deficit budget was reported by families consisting of 1 adult and children (one or more), 2 adults, and 2 adults and 2 children.



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## **PART II**

### **LEVEL OF LIVING**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. Concept of 'level of living'

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Ammathi. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness; •
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness;
- (g) Savings and assets and inventory of a few durable items.

#### 8.2. Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were

selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to housing, conditions of repairs, sewage and ventilation arrangements given in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General Education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standards*

Item	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) . . . . .	28	139	46	213
Percentage to total . . . . .	13.15	65.26	21.59	100.00
<i>A. All persons</i>				
Percentage receiving education . . . . .	3.57	7.19	4.35	6.10
Percentage not receiving education . . . . .	96.43	92.81	95.65	93.90
TOTAL . . . . .	100.00	100.00	100.00	100.00
<i>B. Children</i>				
Percentage receiving education . . . . .	14.29	23.81	18.18	21.67
Percentage not receiving education . . . . .	85.71	76.19	81.82	78.33
TOTAL . . . . .	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools . . . . .	100.00	70.00	100.00	76.92
Percentage receiving education in secondary schools . . . . .	..	10.00	..	7.69
Percentage receiving education in other educational institutions . . . . .	..	20.00	..	15.39
TOTAL . . . . .	100.00	100.00	100.00	100.00



TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60- <120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting	..	..	3.12	..	..	..	2.13	..
Financial difficulties	..	33.33	34.38	47.43	66.67	62.86	36.17	49.02
Lack of facilities	..	19.05	12.50	10.31	..	2.86	8.51	9.80
Domestic difficulties	66.67	47.62	28.13	24.74	..	14.28	27.66	25.49
Attending to family enterprise	..	..	..	..	..	..	..	..
Lack of interest	33.33	..	9.37	16.49	22.22	20.00	14.89	15.03
Others	..	..	12.50	1.03	11.11	..	10.64	0.66
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Out of the total family members aged 5 years and above, about 6 per cent were receiving education and about 94 per cent were not receiving education. The percentage of children receiving education was about 22 which showed apathy of the families towards getting their children educated. Of the total members receiving education, about 77 per cent were studying in primary school and about 8 per cent in secondary schools and the rest were receiving education in other institutions. The main reasons for children and adults not receiving education were reported to be financial difficulties and domestic difficulties.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period only were taken into consideration.

The broad type of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

#### 10.2. Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 14 cases of sickness reported among 254 members of the sampled families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

										Percentage of cases
<i>(a) Type of sickness</i>										
Dysentery, diarrhoea, stomach trouble	.	.	.	.	.	.	.	.	.	7.14
Fever	.	.	.	.	.	.	.	.	.	14.29
Respiratory diseases	.	.	.	.	.	.	.	.	.	7.14
Cough and cold	.	.	.	.	.	.	.	.	.	7.14
Other diseases	.	.	.	.	.	.	.	.	.	64.29
TOTAL	.	.	.	.	.	.	.	.	.	100.00

	Percentage of cases
<i>(b) Duration (during the reference period)</i>	
Not reporting . . . . .	21.43
Below 7 days . . . . .	42.86
7 days to below 15 days . . . . .	14.29
15 days to below 30 days . . . . .	7.14
30 days to below 60 days . . . . .	7.14
60 days . . . . .	7.14
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>(c) Type of treatment</i>	
Not reporting . . . . .	7.14
No treatment . . . . .	21.43
Self treatment . . . . .	14.29
Allopathic treatment . . . . .	57.14
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>(d) Source of assistance received</i>	
No assistance received . . . . .	100.00
Friends and relatives . . . . .	..
Money lender . . . . .	..
Employer . . . . .	..
Others . . . . .	..
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Work and normal diet stopped . . . . .	20.00
Only work stopped . . . . .	60.00
Only normal diet stopped . . . . .	10.00
None stopped . . . . .	10.00
<b>TOTAL</b> . . . . .	<b>100.00</b>

Ailments, such as, chest-pain, headache, sore-eyes, etc., listed under 'other diseases' accounted for about 64 per cent of the cases of sickness. The distribution of cases by duration showed that in about 43 per cent of cases, the sickness lasted for less than 7 days. Allopathic treatment was taken in about 57 per cent of the cases. No financial assistance for treatment was received in any case. Taking the cases of sickness among the gainfully occupied members of the families, in 80 per cent of the cases sickness resulted in abstention from work. The average duration of such absence was about 6 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

	Percentage of families
<i>(a) Type of building</i>	
Not reporting . . . . .	1.67
Chawl/bustees . . . . .	51.67
Independent buildings . . . . .	43.33
Others . . . . .	3.33
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>(b) Ownership or type of landlord</i>	
Not reporting . . . . .	1.67
Employer . . . . .	98.33
Self . . . . .	..
Private . . . . .	..
Public bodies . . . . .	..
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>(c) Type of structure</i>	
Not reporting . . . . .	1.67
Permanent Kuchha . . . . .	38.33
Permanent Pucca . . . . .	31.67
Temporary Kuchha . . . . .	21.66
Temporary Pucca . . . . .	6.67
Others . . . . .	..
<b>TOTAL</b> . . . . .	<b>100.00</b>

	Percentage of families
<b>(d) Condition of repairs</b>	
Not reporting . . . . .	1.67
Good . . . . .	80.00
Moderately good . . . . .	6.67
Bad . . . . .	11.66
TOTAL . . . . .	100.00
<b>(e) Sewage arrangements</b>	
Satisfactory . . . . .	93.33
Moderately satisfactory . . . . .	..
Unsatisfactory . . . . .	6.67
TOTAL . . . . .	100.00
<b>(f) Ventilation arrangements</b>	
No ventilation . . . . .	..
<i>If ventilation</i>	
(i) Good . . . . .	93.33
(ii) Bad . . . . .	5.00
(iii) Tolerable . . . . .	1.67
TOTAL . . . . .	100.00

About 52 per cent of the sampled families were living in chawls/bustees, 43 per cent in independent buildings and the rest had other modes of accommodations. Almost all the families were living in buildings provided by employers. About 38 per cent of the families were living in pucca houses with walls built of cement, bricks, concrete or stone and about 60 per cent in kuchha houses.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

#### *Distribution of dwellings by various characteristics*

	Percentage of dwellings
<b>(a) Number of living rooms in dwelling</b>	
One . . . . .	98.33
Two . . . . .	1.67
TOTAL . . . . .	100.00



It would be seen that most of the families were living in dwellings having one living room with a separate kitchen, but without a separate bath room and store room. Similarly, in a majority of the dwellings well (with or without pump) was the source of water supply and latrines, mostly in common use with others, were of septic tank system.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
		less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6
Work place of main earner . . . . .	..	83.33	16.67	..	100.00
Primary school . . . . .	10.00	36.67	26.67	26.66	100.00
Medical aid centre . . . . .	..	41.67	20.00	38.33	100.00
Hospital . . . . .	..	6.67	31.67	61.66	100.00
Playground for children . . . . .	68.33	15.00	15.00	1.67	100.00
Cinema house . . . . .	..	..	23.33	76.67	100.00
Shopping centre (grocery) . . . . .	..	23.33	51.67	25.00	100.00
Shopping centre—vegetables . . . . .	..	8.33	41.67	50.00	100.00
Employment exchange . . . . .	13.33	..	15.00	71.67	100.00
Railway station . . . . .	21.67	..	15.00	63.33	100.00
Bus stop . . . . .	5.00	40.00	48.33	6.67	100.00
Post office . . . . .	..	10.00	60.00	30.00	100.00

In about 83 per cent of cases, work-places of the main earners were at a distance of less than 1 mile and in the remaining cases it was at a distance of 1 mile to less than 2 miles. Among other important places of visit by workers or their families, such as primary school and medical aid centre, were mostly at a distance of less than 1 mile and shopping centre (grocery), bus stop and post office were at a distance of one mile to less than 2 miles in a majority of cases. Hospital, cinema house, employment exchange and railway station were at a distance of 2 miles and more in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. Introductory

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the investigators to check up the details by visiting the plantation, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of survey. These included paid apprentices also.

#### 12.2. Employment pattern

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'permanent' and 'others', for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked		
	Permanent workers	Other workers	All
1	2	3	4
(a) <i>Paid employment</i>			
(i) in plantations	94.21	77.93	91.75
(ii) in other establishments	..	0.92	0.14
(b) <i>Self employment</i>	0.65	6.68	1.56
(c) <i>In employment but not at work</i>	5.14	10.07	5.88
(d) <i>Not in employment</i>			
(i) but seeking work	..	..	..
(ii) and not seeking but available for work	..	4.40	0.67
(iii) and not available for work	..	..	..
<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Total number of employees</b>	<b>118</b>	<b>21</b>	<b>139</b>



The pattern of employment for 'permanent workers' was different from that for 'other workers'. In case of the former, the percentage of man-weeks in 'self employment' was negligible and in 'not in employment' nil, but not so in the case of the latter who had a lesser quantum of paid employment in plantations.

### 12.3. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the area or premises of the plantation and outside are presented in table 12.2.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col.4) considered		
					Unsatisfactory	Satisfactory	Total
1	2	3	4	5	6	7	8
Latrines and urinals . . . . .	4.32	36.69	58.99	100.00	13.41	86.59	100.00
Bath . . . . .	4.32	43.16	52.52	100.00	6.85	93.15	100.00
Wash places . . . . .	2.88	79.86	17.26	100.00	20.83	79.17	100.00
Drinking water . . . . .	2.88	79.86	17.26	100.00	..	100.00	100.00
Rest shelter . . . . .	2.88	97.12	..	100.00	..	..	..
Canteen . . . . .	2.88	92.08	5.04	100.00	..	100.00	100.00
Reading or recreation . . . . .	2.88	97.12	..	100.00	..	..	..
Co-operative store and grain shop . . . . .	2.88	71.94	25.18	100.00	..	100.00	100.00
Medical facilities arranged by employers . . . . .	2.88	6.47	90.65	100.00	4.76	95.24	100.00

### 12.4. Statutory rights and benefits

Table 12.3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.3

*Distribution of employee-members by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employee members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6

#### *Plantations Labour Act:*

Maximum daily hours of work at normal wages . . . . .	0.73	31.88	5.07	62.32	100.00
Rates of overtime wages . . . . .	1.45	7.25	1.45	89.85	100.00

TABLE 12.3—*Contd.*

1	2	3	4	5	6
<b>Plantations—Contd.</b>					
Entitlement to leave with wages	..	35.51	2.90	61.59	100.00
Rate of leave with wages . . . . .	..	10.87	2.17	86.96	100.00
<i>Payment of Wages Act:</i>					
Payment of wages at regular intervals . . . . .	..	53.62	6.52	39.86	100.00
Maximum interval at which wages can be paid . . . . .	..	7.25	13.01	79.71	100.00
Imposition of fines deduction from wages . . . . .	..	16.67	3.62	79.71	100.00
Procedure for complaints . . . . .	1.45	23.19	4.35	71.01	100.00
<i>Maternity Benefit Act:</i>					
Leave granted for confinement . . . . .	..	70.49	9.83	19.68	100.00
Notice necessary for granting leave . . . . .	..	65.57	13.12	21.31	100.00
Illegality of termination of service during maternity leave . . . . .	..	26.23	14.75	59.02	100.00
Cash benefit provided during maternity leave . . . . .	..	57.38	11.47	31.15	100.00
<i>Workmen's Compensation Act:</i>					
Compensation for temporary disablement . . . . .	..	39.13	8.70	52.17	100.00
Compensation for death due to work accident . . . . .	..	26.82	10.14	63.04	100.00
Procedure for complaints . . . . .	..	20.29	5.80	73.91	100.00
<i>Industrial Employment (Standing Orders) Act:</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. . . . .	..	1.35	11.59	81.06	100.00
Approval of procedure . . . . .	..	2.90	7.97	89.13	100.00
Intimation of procedures to the workers . . . . .	..	3.62	8.70	87.68	100.00
<i>Industrial Disputes Act:</i>					
Lay-off compensation . . . . .	..	10.87	11.59	77.51	100.00
Rate of lay-off compensation . . . . .	..	1.45	5.80	92.75	100.00
Notice of retrenchment . . . . .	..	21.74	9.42	68.84	100.00
Retrenchment compensation . . . . .	..	17.39	10.15	72.46	100.00
<i>Employees' Provident Funds Act and Scheme:</i>					
Contribution by employer . . . . .	..	52.68	6.25	41.07	100.00
Period after which the employers contribution becomes payable . . . . .	..	7.14	6.25	86.61	100.00
Accumulation of interest . . . . .	..	6.25	12.50	81.25	100.00

## 12.5. Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.4. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.4

*Distribution of employee-members according to membership of trade unions and other details*

Membership				Percentage of employee-members			
Not reporting	.	.	.	.	.	.	3.60
No union exists	.	.	.	.	.	.	13.67
In case of a union							
(a) Members	.	.	.	.	.	.	14.39
(b) Not members	.	.	.	.	.	.	68.34
Total				.	.	.	100.00
<i>Subscription paid:</i>							
Not reporting or no subscription	.	.	.	.	.	.	..
Paying regularly	.	.	.	.	.	.	35.00
Not paying regularly	.	.	.	.	.	.	65.00
Total				.	.	.	100.00
<i>Rate of subscription per month:</i>							
Less than Re. 0.25	.	.	.	.	.	.	30.00
Re. 0.25 to less than Re. 0.50	.	.	.	.	.	.	65.00
Re. 0.50 and above	.	.	.	.	.	.	5.00
Total				.	.	.	100.00

A small proportion of employee-members (about 14 per cent) reported to be members of trade unions. Of these, 35 per cent were paying their subscription regularly. The rate of subscription was Re. 0.25 to less than Re. 0.50 per month in the case of 65 per cent of the union members. About 30 per cent of the members were paying subscription at the rate of less than Re. 0.25 and 5 per cent at Re. 0.50 and more.

## 12.6. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of intermittent discontinuities. On the basis of this information, the distribution

of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.5.

TABLE 12.5

*Percentage distribution of employee-members by industry group, according to length of service*

Length of service	Coffee plantations
Less than 1 year . . . . .	11.51
1 year to less than 5 years . . . . .	41.73
5 years to less than 10 years . . . . .	29.50
10 years to less than 20 years . . . . .	10.07
20 years and above . . . . .	7.19
TOTAL . . . . .	100.00
Number of employees . . . . .	139

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.7. Service conditions

In regard to service conditions, information was obtained on rest interval, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered plantations on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.6 shows the relevant data collected on service conditions.

TABLE 12.6

*Percentage distribution of employee-members by industry group and service conditions*

Service condition	Coffee Plantations
1	2
<i>Daily rest interval:</i>	
No rest interval . . . . .	0.72*
Half an hour . . . . .	..
One hour and above . . . . .	99.28
TOTAL . . . . .	100.00

\*One person who reported to have enjoyed no rest interval was employed as cook.

1	2
<i>Pay period:</i>	
Weekly . . . . .	18.70
Fortnightly . . . . .	..
Monthly . . . . .	81.30
Others . . . . .	..
<b>TOTAL</b> . . . . .	<b>100.00</b>
<i>Days of paid earned leave enjoyed:</i>	
Not reporting . . . . .	4.32
0 day . . . . .	30.93
1 to 10 days . . . . .	8.63
11 to 15 days . . . . .	45.33
16 days and above . . . . .	10.79
<b>TOTAL</b> . . . . .	<b>100.00</b>

About 99 per cent of the employee-members reported to have enjoyed rest interval of one hour and above. Regarding pay period, a majority of the employee-members (about 81 per cent) were being paid monthly and the rest weekly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that nearly 11 per cent of them enjoyed leave for 16 days and more, about 45 per cent between 11 and 15 days, and about 9 per cent between 1 and 10 days. About 31 per cent of the employee-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

## 12.8. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Funds Act and Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12:7.

TABLE 12.7

*Distribution of employee-member by social security benefits*

Provident Fund Scheme	Percentage of employee-members
1	2
No arrangement . . . . .	15.11
Contributing . . . . .	76.98
Not interested . . . . .	..
Not eligible . . . . .	7.91
<b>TOTAL</b> . . . . .	<b>100.00</b>

About 77 per cent of the employee-members were reported to be contributing to provident fund account either under the Employees' Provident Fund Act or under voluntary provident fund schemes introduced by the employers.

Apart from Provident Fund Schemes, information on other social security benefits voluntarily given by the employers, *e.g.*, gratuity, was also sought. As for gratuity, 46 out of a total of 139 employee-members reported of the provision of such system in the establishment where they were employed. The scale of gratuity was reported to be 15 days' wages per year of service. Pension or any other benefit was not reported by any employee-member.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. Introductory

Under this head information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

*A. Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.) :</i>				
Savings . . . . .	18.69	121.89	328.44	130.52
Assets . . . . .	72.92	105.29	108.78	98.80
TOTAL . . . . .	91.61	227.18	437.22	229.32

*B. Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
<i>(i) Savings:</i>				
<i>(a) On family account—</i>				
Life insurance premium paid . . . . .	..	..	..	..
Provident fund—own contribution . . . . .	8.98	24.51	37.56	26.90
Provident fund—employers' contribution . . . . .	8.98	24.51	37.56	26.90
Others . . . . .	2.44	4.64	..	3.12
TOTAL . . . . .	20.40	53.66	75.12	56.92

TABLE 13.1—*Contd.*

1	2	3	4	5
(b) On enterprise and other purposes account	..	..	..	..
(ii) Assets				
(a) On family account—				
Land . . . . .	33.59	11.87	..	10.36
Building . . . . .	..	3.47	..	2.18
Jewellery and ornaments . . . . .	17.13	16.66	13.98	15.93
Others . . . . .	28.88	14.34	10.90	14.61
TOTAL . . . . .	79.60	46.34	24.88	43.08
(b) On enterprise and other purposes account . . . . .	..	..	..	..
Grand total . . . . .	100.00	100.00	100.00	100.00
Total number of reporting families . . . . .	13	38	9	60

The amount of savings and assets per reporting family worked out to Rs. 130 and Rs. 99 respectively giving a total of Rs. 229. Thus, savings formed about 57 per cent and assets about 43 per cent of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3. Extent of savings and assets

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60- <120	120 and above	All
1	2	3	4	5
Nil . . . . .	7.69	..	..	1.67
Less than Rs. 200 . . . . .	76.92	52.63	11.11	51.67
Rs. 200 to below Rs. 500 . . . . .	15.39	36.84	66.67	36.66
Rs. 500 to below Rs. 1,500 . . . . .	..	10.53	22.22	10.00
Rs. 1,500 to below Rs. 2,500 . . . . .	..	..	..	..
Rs. 2,500 to below Rs. 3,500 . . . . .	..	..	..	..
Rs. 3,500 to below Rs. 4,500 . . . . .	..	..	..	..
Rs. 4,500 and above . . . . .	..	..	..	..
TOTAL . . . . .	100.00	100.00	100.00	100.00



About 10 per cent of the families reported savings and assets of Rs. 500 to below Rs. 1,500, about 36 per cent of the families reported savings and assets of Rs. 200 to less than Rs. 500 and about 52 per cent of less than Rs. 200. Only about 2 per cent of the families had no savings and assets.

#### 13.4. Possession of durable articles and livestock

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and livestock and number of articles, etc., possessed*

Durable articles and livestock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Chair . . . . .	1	1.67	5	5.00
Cot . . . . .	1	1.67	1	1.00
Chouki . . . . .	1	1.67	2	2.00
Fountain pen . . . . .	2	3.33	2	1.00
Wrist watch . . . . .	3	5.00	3	1.00
Cow, buffalo, shegoat . . . . .	9	15.00	13	1.44

#### 13.5. Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 . . . . .	83.33	35.29	40.00	46.43
Rs. 50 to less than Rs. 100 . . . . .	..	17.65	..	10.71

TABLE 13.4—*Contd.*

1	2	3	4	5
Rs. 100 to less than Rs. 150 . . . . .	16.67	29.41	20.00	25.00
Rs. 150 to less than Rs. 250 . . . . .	..	17.65	20.00	14.29
Rs. 250 to less than Rs. 500 . . . . .	..	..	20.00	3.57
Rs. 500 to less than Rs. 1,000 . . . . .	..	..	..	..
Rs. 1,000 to less than Rs. 2,000 . . . . .	..	..	..	..
Rs. 2,000 and above . . . . .	..	..	..	..
<b>TOTAL</b> . . . . .	100.00	100.00	100.00	100.00
<b>Total number of families reporting debt</b> . . . . .	6	17	5	28

Taking all families together, about 46 per cent of the families reported debt of less than Rs. 50, about 11 per cent of the families reported debt between Rs. 50 and less than Rs. 100, 25 per cent between Rs. 100 and less than Rs. 150, about 14 per cent between Rs. 150 and less than Rs. 250 and about 4 per cent between Rs. 250 and less than Rs. 500.

### 13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

#### *Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<i>(A) On family account:</i>			
Festival . . . . .	7.14	6.06	4.80
Marriage . . . . .	21.43	24.24	46.67
Child birth . . . . .	3.57	6.06	3.56
Funeral . . . . .	3.57	3.03	4.44
Sickness . . . . .	10.72	9.09	13.33
Education . . . . .	..	..	..
Unemployment or lay-off . . . . .	..	..	..
Current deficit . . . . .	53.57	51.52	27.20
Inherited debt . . . . .	..	..	..
Others . . . . .	..	..	..
<b>TOTAL</b> . . . . .	100.00	100.00	100.00
<i>(B) On enterprise and other purposes account</i>			
	..	..	..

Out of the total of 60 sampled families, 28 or about 47 per cent reported debt on the date of survey. About 52 per cent of the total loans (33) were taken for meeting current deficit and about 24 per cent for marriage expenses. Of the total amount of loans (Rs. 2,250), about

47 per cent was taken for meeting marriage expenses and about 27 per cent for current deficit. All the families reporting debt, had taken loans on 'family account'.

### 13.7. Sources and terms of loans

Table 13.6 gives percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for payment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percent- age of loans	Nature of security	Percent- age of loans	Rate of interest	Percent- age of loans	Type of instalment	Percent- age of loans
1	2	3	4	5	6	7	8
		No security	100.00	No interest	81.82	Not reporting	57.58
				Less than 6%	..	Weekly	6.06
Employer . . .	9.09			6% to less than 12½%	6.06	Monthly	9.09
Money lender . . .	3.03			12½% to less than 25%	3.03		
Shopkeeper . . .	48.48			25% to less than 50%	9.09	Yearly	21.21
Friends and relatives	39.40					Others	6.06
TOTAL . . .	100.00		100.00		100.00		100.00

About 39 per cent of the loans were taken from friends and relatives and about 48 per cent from shopkeepers. All the loans were taken against no security. No interest was paid in the case of about 82 per cent of the loans. Interest at the rate of 6 per cent to less than 12½ per cent was paid in the case of about 6 per cent of the loans and 25 per cent to less than 50 per cent in the case of about 9 per cent of the loans. About 21 per cent of the loans were to be repaid in yearly instalments.

## SOME IMPORTANT FINDINGS

**14. 1. Family characteristics, income and expenditure**

The estimated number of families of industrial workers satisfying the survey definition worked out in and around Ammathi Centre to about 3 thousand. Of the total families, about 11 per cent consisted of single-member, 33 per cent of two to three members, about 33 per cent of four to five members, about 18 per cent of six to seven members and the remaining 5 per cent consisted of more than 7 members. By family type, about 41 per cent consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (20 per cent); husband and wife (13 per cent); unmarried earner and husband or wife, *i.e.*, single workers with dependants living elsewhere (11 per cent); unmarried earner and other members (1 per cent) and rest (about 14 per cent).

The average size of the family was 3.96 persons. Of these, 2.04 were earners, 0.03 earning dependants and 1.89 non-earning dependants. Of the earners, 1.12 were men, 0.91 women and 0.01 children. About 58 per cent of the families had two income recipients and about 21 per cent had only one earner. On an average, a family had 1.89 dependants living with it and 0.12 dependants living elsewhere.

The average monthly income worked out to Rs. 92.15 per family and Rs. 23.23 per capita. The largest number of families (about 35 per cent of the total) came within the income class 'Rs. 60 to less than Rs. 90' and their average income per family was Rs. 75.07. Only about 2 per cent of the families had an income of Rs. 210 and above per month with an average of Rs. 381.32.

Of the average monthly income of Rs. 92.15 per family, income from paid employment accounted for Rs. 89.15 or 97 per cent, self-employment for Rs. 2.09 or 2 per cent and 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Re. 0.91 or 1 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 87.32 per family, Rs. 22.05 per capita and Rs. 27.44 per adult consumption unit. The average expenditure per capita and per adult consumption unit did not vary much from the overall average in the different income classes, except in the lowest and the highest income class.

Of the total monthly expenditure of Rs. 87.32 per family, consumption expenditure accounted for Rs. 85.53, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 54.43 or about 64 per cent of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Ammathi area revealed that the overall nutritive value of the diet was good but there was need for improvement. Intake of pulses, leafy vegetables and fruits would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.

## 14.2. Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at and around Ammathi centre, about 78\* per cent of all members (aged 5 years and above) were illiterate and about 21\* per cent had received education up to or below primary standard. During the period of survey, about 6 per cent of the family members were receiving education. Among children (5 to 14 years of age) this percentage was about 22. The main reasons for children and adults not receiving education were reported to be financial difficulties and domestic difficulties.

Ailments, such as, headache, sore eyes, chest pain, etc., accounted for about 64 per cent of the cases of sickness. Allopathic treatment was taken in about 57 per cent of the cases.

About 52 per cent of the sampled families were living in chawls/bustees and about 43 per cent in independent buildings. The accommodation occupied by them generally consisted of one living room with a separate kitchen but without a separate bath room and store room. In a majority of the dwellings well (with or without hand pump) was the source of water supply and latrines, in common use with others were of septic tank system. Important places usually visited by the working class families for their essential needs and amenities, such as primary school and medical aid centre, were in a majority of cases at a distance of less than one mile and shopping centre (grocery), bus-stop and post office at a distance of one mile to less than 2 miles from their dwellings.

A majority of the employee-members of the sampled families were in a permanent employment in plantations. About 47 per cent of the employee-members had a length of service of 5 years or more in the same establishment. About 99 per cent of the employee-members were enjoying a daily rest—interval of one hour and above. A majority (about 81 per cent) of the employee-members were being paid monthly. About 31 per cent of the employee-members reported that they had not enjoyed paid earned leave. About 77 per cent of the employee-members were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary schemes maintained by the employers.

Savings formed about 57 per cent and assets about 43 per cent of the total amounts of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 130 and Rs. 99 respectively. Only 10 per cent of the families reported savings and assets of Rs. 500 and above.

About 47 per cent of the families surveyed reported debt on the date of survey. The outstanding loans were exclusively on family account and the more important purposes of taking loans were marriage and meeting current deficit.

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\*Estimated figures.

## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

#### *A. Factory Centres—*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

#### *B. Mining Centres—*

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

#### *C. Plantation Centres—*

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure—item-wise—per family*

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE:</b>				
<i>FOOD, BEVERAGES, ETC.</i>				
<i>Cereals and products</i>				
Paddy . . . . .	2	1.60	92	8.47
Rice . . . . .	8	6.29	179	16.99
Wheat . . . . .	..	..	2	0.25
Maize . . . . .	..	..	3	0.09
Ragi . . . . .	1	0.31	48	1.81
Bread . . . . .	..	..	1	0.00
Biscuit . . . . .	..	..	1	0.01
Tapioca . . . . .	..	..	5	0.02
Grinding and other charges . . . . .	..	..	10	0.03
Sub-total: cereals and products	9	8.20	237	27.67
<i>Pulses and products</i>				
Arhar . . . . .	9	0.96	217	1.71
Gram . . . . .	..	..	36	0.13
Moong . . . . .	..	..	17	0.04
Masur . . . . .	..	..	12	0.06
Urd . . . . .	..	..	7	0.01
Pea . . . . .	..	..	9	0.03
Other pulses . . . . .	..	..	16	0.05
Pulse products . . . . .	..	..	3	0.01
Sub-total: pulses and products	9	0.96	222	2.04
<i>Oil seeds, oils and fats</i>				
Coconut oil . . . . .	4	0.49	79	0.60
Gingelly oil . . . . .	..	..	46	0.25
Ground nut oil . . . . .	2	0.17	98	0.52
Other vegetable oil . . . . .	..	..	1	0.00
Vanaspati . . . . .	..	..	23	0.08
Sub-total: oil seeds, oils and fats	6	0.66	205	1.45

APPENDIX II—*Contd.*

1	2	3	4	5
<i>Meat, fish and eggs</i>				
Goat meat . . . . .	3	0.38	94	1.14
Beef . . . . .	..	..	10	0.08
Mutton . . . . .	1	0.11	53	0.67
Pork . . . . .	..	..	16	0.12
Poultry . . . . .	1	0.23	38	0.57
Other meat . . . . .	..	..	2	0.02
Fresh fish . . . . .	4	0.40	105	0.67
Dry fish . . . . .	6	0.52	181	0.96
Eggs—hen . . . . .	..	..	10	0.06
Eggs—duck . . . . .	..	..	1	..
Sub-total: meat, fish and eggs	7	1.64	229	4.29
<i>Milk and products</i>				
Milk-cow . . . . .	..	..	89	1.43
Ghee-cow . . . . .	..	..	6	0.04
Ghee-buffalo . . . . .	..	..	2	0.01
Sub-total: milk and products	..	..	92	1.48
<i>Condiments and spices</i>				
Salt . . . . .	9	0.10	238	0.29
Turmeric . . . . .	8	0.12	228	0.23
Chilly—green . . . . .	1	0.00	48	0.06
Chilly—dry . . . . .	9	0.43	236	1.22
Tamarind . . . . .	9	0.17	232	0.50
Onion . . . . .	9	0.17	237	0.52
Garlic . . . . .	5	0.07	197	0.22
Coriander . . . . .	9	0.26	235	0.54
Ginger . . . . .	..	..	11	0.01
Pepper . . . . .	..	..	13	0.03
Methi . . . . .	1	0.01	74	0.07
Mustard . . . . .	8	0.09	207	0.20
Jira . . . . .	8	0.09	214	0.29
Cloves . . . . .	..	..	2	0.00
Mixed spices . . . . .	1	0.08	6	0.01
Sub-total: condiments and spices	9	1.59	238	4.19
<i>Vegetables and products</i>				
Potato . . . . .	8	0.54	163	0.87
Muli, turnip, radish . . . . .	..	..	13	0.01
Carrot, beet . . . . .	..	..	2	0.01
Arum . . . . .	..	..	3	0.01
Other root vegetables . . . . .	..	..	5	0.01



APPENDIX II—*Contd.*

1	2	3	4	5
Brinjal . . . . .	5	0.21	149	0.50
Cauliflower . . . . .	..	..	2	0.01
Cabbage . . . . .	1	0.04	4	0.01
Jack-fruit . . . . .	..	..	1	0.00
Ladies finger . . . . .	2	0.12	37	0.10
Tomato . . . . .	..	..	12	0.07
Cucumber . . . . .	..	..	18	0.07
Pumpkin . . . . .	..	..	29	0.14
Gourd . . . . .	..	..	3	0.01
Karela . . . . .	..	..	9	0.03
Bean . . . . .	1	0.03	56	0.19
Pea . . . . .	..	..	1	0.00
Other non-leafy vegetables . . . . .	..	..	23	0.04
Amaranth, chalai . . . . .	..	..	3	0.00
Other leafy vegetables . . . . .	..	..	8	0.01
Other vegetable products . . . . .	..	..	4	0.02
Sub-total: vegetables and products	8	0.94	218	2.11
<i>Fruits and products</i>				
Banana, plantain . . . . .	2	0.07	57	0.13
Orange . . . . .	..	..	2	0.01
Mango . . . . .	..	..	2	0.00
Jack-fruit . . . . .	..	..	1	0.01
Coconut . . . . .	8	1.00	225	2.02
Papaya . . . . .	..	..	2	0.00
Sub-total: fruits and products	9	1.07	230	2.17
<i>Sugar, honey, etc.</i>				
Sugar crystal . . . . .	3	0.30	34	0.15
Sugar dcschi . . . . .	1	0.04	9	0.02
Gur . . . . .	5	0.45	220	3.22
Sugar candy . . . . .	..	..	1	0.00
Sub-total: sugar, honey, etc.	8	0.79	227	3.39
<i>Non-alcoholic beverages</i>				
Tea—leaf . . . . .	3	0.24	42	0.18
Coffee—powder or seed . . . . .	5	0.31	195	1.16
Others . . . . .	..	..	7	0.03
Sub-total: non-alcoholic beverages	7	0.55	223	1.37

## APPENDIX II—Contd.

1	2	3	4	5
<i>Prepared meals, etc.</i>				
Meals . . . . .	3	5.11	18	0.69
Snack—saltish . . . . .	10	1.80	211	1.69
Snack—sweet . . . . .	2	0.19	81	0.41
Hot-drink tea . . . . .	9	1.65	227	1.47
Hot-drink coffee . . . . .	..	..	3	0.01
Sugarcane juice . . . . .	..	..	1	0.00
Cold drink . . . . .	..	..	1	0.00
Sub-total: prepared meals, etc. . . . .	10	8.75	233	4.27
<i>Pan, supari, etc.</i>				
Pan—leaf . . . . .	6	0.27	204	0.89
Pan—finished . . . . .	..	..	4	0.02
Supari . . . . .	6	0.35	202	1.52
Lime . . . . .	2	0.01	137	0.04
Sub-total: pan, supari, etc. . . . .	6	0.63	206	2.47
<i>Tobacco and products</i>				
Bidi . . . . .	4	0.80	162	1.47
Cigarettes . . . . .	..	..	2	0.01
Cigar. cheroot . . . . .	..	..	7	0.04
Chewing tobacco . . . . .	4	0.30	94	0.42
Leaf tobacco . . . . .	1	0.04	85	0.56
Snuff . . . . .	..	..	8	0.03
Sub-total: tobacco and products . . . . .	8	1.14	232	2.53
<i>Alcoholic beverages</i>				
Toddy, neera . . . . .	..	..	4	0.03
Country liquor . . . . .	..	..	7	0.15
Sub-total: alcoholic beverages . . . . .	..	..	8	0.18
Total: food, beverages, etc.. . . . .	12	26.92	240	59.61
(i) Food . . . . .	..	25.15	..	54.43
(ii) Tobacco, pan, supari and intoxicants . . . . .	..	1.77	..	5.18
<i>Fuel and light</i>				
Firewood and chips . . . . .	10	1.77	237	3.76
Kerosene oil—fuel . . . . .	2	0.07	12	0.04
Kerosene oil—lighting . . . . .	8	0.42	225	1.07
Charcoal . . . . .	..	..	1	0.00
Candles . . . . .	..	..	4	0.01
Match box . . . . .	10	0.28	232	0.45
Other oils used for lighting . . . . .	..	..	2	0.01
Total: fuel and light . . . . .	11	2.54	238	5.34

APPENDIX II—*Contd.*

1	2	3	4	5
<b>HOUSING</b>				
<i>Rent for housing, etc.</i>				
Rent for residential house . . . . .	..	..	1	0.02
House rent owned/free . . . . .	11	2.40	237	3.85
Sub-total: rent for housing, etc. . . . .	11	2.40	238	3.87
<i>House repairs and upkeep</i>				
Repairs . . . . .	..	..	1	0.04
Sub-total: house repairs and upkeep . . . . .	..	..	1	0.04
<i>Furniture, etc.</i>				
Mat, mattresses, durrie . . . . .	..	..	9	0.05
Bench . . . . .	..	..	1	0.01
Chair . . . . .	..	..	1	0.02
Sub-total: furniture, etc. . . . .	..	..	10	0.08
<i>Household appliances</i>				
Box, trunk . . . . .	..	..	4	0.06
Utensil—earthenware . . . . .	1	0.04	52	0.18
Utensil—iron . . . . .	..	..	2	0.01
Utensil—bell-metal . . . . .	..	..	1	0.02
Utensil—aluminium . . . . .	..	..	6	0.17
Utensil—copper . . . . .	..	..	3	0.06
Utensil—brass . . . . .	..	..	5	0.10
Glassware . . . . .	..	..	14	0.03
Enamelware . . . . .	..	..	1	0.00
Bucket . . . . .	..	..	1	0.01
Broom . . . . .	1	0.01	33	0.02
Lock . . . . .	..	..	8	0.02
Rope, string . . . . .	..	..	9	0.02
Other electrical appliances . . . . .	..	..	1	0.03
Lantern, lamp . . . . .	..	..	5	0.01
Other household appliances . . . . .	..	..	5	0.08
Repair and maintenance of household appliances . . . . .	..	..	2	0.01
Sub-total: household appliances . . . . .	2	0.05	93	0.83
<i>Household services</i>				
Domestic servant, ayah . . . . .	..	..	3	0.08
Sub-total: household services . . . . .	..	..	3	0.08
Total: housing . . . . .	11	2.45	238	4.90

## APPENDIX II—Contd.

1	2	3	4	5
<b>CLOTHING, BEDDING ETC.</b>				
<i>Readymade clothing</i>				
Dhoti . . . . .	..	..	18	0.26
Lungi . . . . .	2	0.40	4	0.09
Half-pants . . . . .	..	..	6	0.04
Vest . . . . .	1	0.07	1	0.01
Shirt, kamij, kurta . . . . .	..	..	11	0.05
Ganji, banian . . . . .	3	0.33	13	0.11
Sari . . . . .	1	0.45	34	1.94
Blouse, choli . . . . .	..	..	9	0.07
Chemise . . . . .	..	..	1	0.01
Petticoat . . . . .	..	..	3	0.02
Frocks . . . . .	..	..	8	0.04
Under garments (underwear, langot, etc.)	..	..	1	0.01
Chaddar, angabastram . . . . .	..	..	3	0.06
Towel . . . . .	2	0.15	16	0.11
Handkerchief . . . . .	..	..	2	0.00
Shawl, wrapper, scarf . . . . .	..	..	1	0.02
Sweater, pull-over . . . . .	..	..	2	0.03
Other cloth . . . . .	..	..	2	0.06
Sub-total : readymade clothing . . . . .	6	1.40	62	2.93
<i>Non-readymade clothing</i>				
Dhoti . . . . .	..	..	4	0.08
Lungi . . . . .	1	0.23	4	0.06
Trousers . . . . .	..	..	1	0.01
Half-pants . . . . .	1	0.17	20	0.25
Bushshirt . . . . .	..	..	2	0.02
Shirt, kamij, kurta . . . . .	3	1.13	36	0.74
Ganji, banian . . . . .	..	..	1	0.01
Sari . . . . .	..	..	1	0.04
Blouse, choli . . . . .	..	..	27	0.31
Chemise . . . . .	..	..	5	0.11
Bodice, brassiere . . . . .	..	..	2	0.01
Petticoat . . . . .	..	..	1	0.03
Frocks . . . . .	..	..	13	0.30
Under garments (underwear, langot, etc.)	..	..	2	0.02
Towel . . . . .	..	..	1	0.01
Other shirting and coating . . . . .	1	0.27	20	0.44
Other cloth . . . . .	..	..	24	0.44
Sub-total : non-readymade clothing . . . . .	4	1.80	66	2.88

## APPENDIX II—Contd.

1	2	3	4	5
<i>Headwear</i>				
Turban . . . . .	..	..	2	0.01
Cap. . . . .	..	..	5	0.01
Others . . . . .	1	0.15	4	0.04
Sub-total : headwear . . . . .	1	0.15	11	0.06
<i>Bedding</i>				
Bed sheet . . . . .	..	..	5	0.10
Blanket, rug . . . . .	..	..	3	0.06
Others . . . . .	..	..	5	0.03
Sub-total : bedding . . . . .	..	..	13	0.19
<i>Footwear</i>				
Shoes . . . . .	..	..	3	0.05
Sandal . . . . .	..	..	4	0.06
Chappal . . . . .	1	0.53	4	0.12
Boots . . . . .	..	..	1	0.04
Sub-total : footwear . . . . .	1	0.53	9	0.27
<i>Miscellaneous</i>				
Laundry . . . . .	..	..	3	0.01
Washerman . . . . .	1	0.25	7	0.05
Washing soap . . . . .	11	0.43	236	1.03
Dry cleaning . . . . .	..	..	1	0.02
Tailoring, mending, darning . . . . .	3	0.14	56	0.45
Repair and maintenance of footwear . . . . .	..	..	1	0.00
Sub-total : miscellaneous . . . . .	12	0.82	238	1.56
Total : clothing . . . . .	12	4.70	238	7.89
<b>MISCELLANEOUS</b>				
<i>Medical care</i>				
Medicine . . . . .	1	0.09	19	0.41
Others . . . . .	..	..	1	0.01
Sub-total: medical care . . . . .	1	0.09	19	0.42
<i>Personal care</i>				
Hair oil, pomade, hair cream . . . . .	10	0.77	222	1.36
Barber . . . . .	10	0.64	197	0.78
Snow, face cream, wax, etc. . . . .	10	0.31	3	0.01
Toilet soap . . . . .	..	..	191	0.38

APPENDIX II—*Contd.*

1	2	3	4	5
Comb, hair brush . . . . .	..	..	46	0.03
Mirror . . . . .	..	..	10	0.02
Face powder . . . . .	..	..	8	0.03
Tooth powder . . . . .	..	..	6	0.00
Blade . . . . .	..	..	25	0.03
Others . . . . .	..	..	1	0.00
Sub-total : personal care . . .	12	1.72	238	2.64
<i>Education and reading</i>				
School and college fees . . . . .	..	..	3	0.01
Books-school . . . . .	..	..	4	0.02
Stationery-all kinds . . . . .	..	..	1	0.00
Periodical and journal . . . . .	..	..	1	0.00
Others . . . . .	..	..	1	0.02
Sub-total : education and reading	..	..	7	0.05
<i>Recreation and amusement</i>				
Cinema . . . . .	7	0.68	147	0.77
Toy . . . . .	..	..	1	0.00
Pet animal and bird purchase, etc. . . . .	..	..	2	0.05
Theatre . . . . .	..	..	8	0.06
Sub-total : recreation and amusement	7	0.68	152	0.88
<i>Transport, etc.</i>				
Rail . . . . .	..	..	11	0.82
Bus . . . . .	4	0.33	72	1.00
Horse cab . . . . .	..	..	1	0.00
Taxi . . . . .	..	..	1	0.01
Bicycle hire . . . . .	1	0.05	1	0.01
Postage . . . . .	2	0.04	23	0.02
Sub-total : transport, etc. . . .	7	0.42	89	1.86
<i>Subscription, etc.</i>				
Trade union . . . . .	1	0.05	19	0.03
Religious . . . . .	2	0.07	27	0.30
Gift and charity . . . . .	3	0.03	96	0.90
Ceremonials not elsewhere covered . . . . .	..	..	1	0.02
Others . . . . .	..	..	1	0.06
Sub-total : subscription, etc. . .	5	0.15	113	1.31

APPENDIX II—*Contd.*

	1	2	3	4	5
<i>Personal effects, etc.</i>					
Ornaments (other than precious)—glass	..	..	14	0.05	
Fountain pen . . . . .	..	..	2	0.02	
Umbrella . . . . .	..	..	4	0.06	
Other personal effects . . . . .	..	..	3	0.04	
Pocket expenses not elsewhere covered .	1	0.01	20	0.20	
Other miscellaneous expenses . .	..	..	10	0.26	
Sub-total: personal effects, etc. .	1	0.01	42	0.63	
Total : miscellaneous . . . . .	..	3.07	..	7.79	
Total : Consumption Expenditure	..	39.68	..	85.53	
(B) NON-CONSUMPTION EXPENDITURE					
<i>Interest, litigation, etc.</i>					
Interest paid on loan . . . . .	..	..	14	0.44	
Remittance to dependants . . . . .	3	4.23	20	1.35	
Sub-total . interest, litigation, etc. .	3	4.23	33	1.79	
<i>Savings and investments</i>					
Ornaments gold . . . . .	..	..	3	0.39	
Ornaments silver . . . . .	..	..	3	0.36	
Live-stock . . . . .	..	..	9	1.02	
Land and building . . . . .	..	..	1	0.17	
Provident fund contribution . . .	6	1.14	185	3.22	
Bank and postal savings . . . . .	..	..	1	0.41	
Loan advanced . . . . .	..	..	6	0.64	
Others . . . . .	5	6.21	73	5.61	
Sub-total : savings and investments	8	7.35	214	11.82	
<i>Debts repaid</i>					
Debts repaid . . . . .	1	0.38	37	3.72	
Sub-total : debts repaid . . . . .	1	0.38	37	3.72	
Total : Non-Consumption Expenditure . . . . .	..	11.96	..	17.33	

APPENDIX II—*Contd.*

1	2	3	4	5
SUMMARY				
<i>(a) Consumption expenditure</i>				
Food . . . . .	..	25.15	..	54.43
Pan, supari, tobacco and intoxicants .	..	1.77	..	5.18
Fuel and light . . . . .	11	2.54	238	5.34
Housing . . . . .	11	2.45	238	4.90
Clothing, bedding, etc. . . . .	12	4.70	238	7.89
Miscellaneous . . . . .	..	3.07	..	7.79
Total . . . . .	..	39.68	..	85.53
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation . . . . .	..	..	14	0.44
Remittance to dependants . . . . .	3	4.23	20	1.35
Savings and investments . . . . .	8	7.35	211	11.82
Debts repaid . . . . .	1	0.38	37	3.72
Total . . . . .	..	11.96	..	17.33





